

**HOUSING COOPERATIVES NEEDS
ASSESSMENT REPORT:**
*PRÉSENCE DES FEMMES, POUVOIR
DES FEMMES* [Women's presence, women's power]



APRIL 2018



Status of Women
Canada

Condition féminine
Canada



LES COOPÉRATIVES D'HABITATION :
présence des femmes,
pouvoir des femmes

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We want to thank all the respondents who contributed to this report by sharing their needs, experiences and perspectives on the issue of women's participation in housing cooperatives.

Thanks also go to the FECHIMM's staff, especially Richard Audet, Louise Constantin, Natalie Joseph, Mikael Martinez, Marcel Pedneault and Marie-Claude Seguin, for their contributions that enabled us to produce this report. We would also like to recognize the contribution of Daniel Chainey, coordinator of the *Comité logement Lachine-LaSalle*, and Aziz Dennoune, director of the *GRT Réseau 2000+*.

ISBN: XXXX

Legal deposit – Bibliothèque et Archives nationales du Québec, 2018

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This needs assessment report was produced by the *Fédération des coopératives d'habitation intermunicipale du Montréal métropolitain (FECHIMM)*, *Table régionale des centres de femmes de Montréal métropolitain et Laval (TRCFMML)*, *Comité logement Lachine-LaSalle (CLLL)* and the *Groupe de ressources techniques (GRT) Réseau 2000 +* for the project, *Les coopératives d'habitation : présence des femmes, pouvoir des femmes* [Women's Presence, Women's Power]. *Relais-femmes* accompanied the project leaders throughout the process.

Les coopératives d'habitation : présence des femmes, pouvoir des femmes is financially supported by Status of Women Canada.

The many partners who sit on the project's Advisory Committee have made a vital contribution: the *Comité Femmes de la FECHIMM*, *Table des groupes de femmes de Montréal*, *Conseil des Montréalaises*, *Fédération des OSBL d'habitation de Montréal*, *Conseil d'économie sociale de l'Île de Montréal (le CESÎM)*, *Table de concertation des organismes au service des personnes réfugiées et immigrantes (TCRI)*, Anne Latendresse, professor in the geography department of UQAM, *Office municipal d'habitation de Laval*, *Ville de Montréal (Service de la Diversité)*, *Association des Groupes de ressources techniques du Québec*, *Réseau des lesbiennes du Québec*, Co-operative Housing Federation of Canada, Alpha Laval, *Action des femmes handicapées Montréal* and Winnie Frohn, associate professor in UQAM's faculty of Urban Studies and Tourism.

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INTRODUCTION

“ The co-leaders of the project prepared this needs assessment report to support the project recommendations and give direction to the work plan. The needs assessment was designed to answer the question, ‘What are women’s experiences of participation in cooperative housing?’ This report sets out the issues and obstacles that prevent women from fully participating in housing cooperatives. **”**

The project, *Les coopératives d'habitation: présence des femmes, pouvoir des femmes*, is being piloted by the *Fédération des coopératives d'habitation intermunicipale du Montréal métropolitain* (FECHIMM), *Table régionale des centres de femmes de Montréal métropolitain et Laval* (TRCFMML), *Comité logement Lachine-LaSalle* (CLLL) and the *Groupe de ressources techniques (GRT) Réseau 2000 +*.

Project leaders, all of whom possess solid experience in social housing or feminist intervention, are members of the project's coordinating committee. Here are the missions of these partners:

- The FECHIMM is the second largest federation in Canada and the largest federation Québec. Its membership consists of some 460 cooperatives and 12,000 households. Through its services and training workshops, the FECHIMM helps to consolidate housing cooperatives by fostering the acquisition of skills that are essential to the self-management of these enterprises.
- The TRCFMML is a grouping of 14 women's centres. These feminist resources seek to diminish women's isolation and improve their living conditions through services, collective actions and popular education activities. The TRCFMML supports its members by providing training, producing collective tools, and sharing resources and knowledge. It serves as a network for collective action to achieve equality and social justice for women, by women, and with women.
- The CLLL is a community rights advocacy group. Its mission is to promote and protect access to quality affordable housing, mainly for households in Lachine and LaSalle. The CLLL fulfils its mission by various means, including collective rights advocacy, independent popular education, public education and awareness, promoting and developing access to social housing, and individual consultation and support services.
- The GRT's mission is to bring together, facilitate, support and advise individuals and groups in carrying out their community housing, cooperative and non-profit group projects. The organization serves the regions of Laval and the Laurentians.



Funded by Status of Women Canada, the goal of this three year project is to make a significant impact on women's participation and empowerment¹ in housing cooperatives.

The project's five main goals:

- **Identify** the challenges women face and formulate recommendations.
- **Mobilize** residents, cooperatives and partners around the project findings.
- Provide partners and their networks with **tools** to help them better take into account the situation of women.
- Provide women with **tools** to enable them to define the goals, priorities and actions that will facilitate their participation in cooperatives (creation of pilot projects in some targeted neighbourhoods).
- Ensure that the **knowledge and practices developed in the course of the project are made available** and support collaborative work, through the creation of a digital platform.

The project has validated the following observations:

- Women continue to be under-represented in decision-making positions. They are relegated to “traditional” functions, both in the boards of directors and the committees (even though two-thirds of housing cooperative residents/members are women).
- The specificity of women's situation in cooperatives has never been the subject of targeted actions by actors in participatory housing.

To support project recommendations and guide the work plan, project partners conducted this needs assessment, which should be considered as a first step. The evaluation was designed to provide an answer to the question, '**What are women's experiences of participation in cooperative housing?**' This report outlines obstacles and barriers to women's participation in housing cooperatives. It will serve as a basis for conducting a gendered analysis of the obstacles, using a gender-based comparative intersectional analysis (GBA+), and formulating action recommendations.

Gender-based analysis plus is used to assess the potential repercussions of policies, programs and initiatives on diverse groups—women, men and others. Individual identity is determined by a myriad of factors in addition to sex, for example, race, ethnic background, religion, age or the fact of living with a physical or intellectual disability. The addition of the “plus” sign indicates that the analysis is not limited to sex (biological differences) or gender (social construction of sex). The plus symbol indicates that the analysis also takes into account other intersecting factors.²

¹ The word “woman” includes anyone who identifies as a woman.

² For more information, check the Status of Women Canada website at <https://cfc-swc.gc.ca/gba-acis/index-en.html>.

Contents of this report:

- Statistical data for the analysis.
- A literature review that presents certain key concepts and the state of research knowledge on the topic in question.
- Results of focus groups and individual interviews with housing cooperative residents and participants of a housing cooperative start-up project in the Montréal Metropolitan Area, and a one-day gathering of FECHIMM staff and workers in the cooperative housing sector.
- Recommendations supporting women's full participation in housing cooperatives.

It should be noted that this needs assessment was initially hampered by the virtual absence of gender-specific data on women's participation in housing cooperatives. This lack of raw materials was exacerbated by the dearth of studies on the subject.

Added to this, was the difficulty of mobilizing residents for the consultations due to lack of time or interest in the issue. The lack of interest may be explained by the fact that many people believe that equality has already been achieved in cooperatives, a perception that is reinforced by the great number of women in housing co-ops. The myth of equality was thus a major issue when it came to mobilizing men, who said they did not feel the project concerned them.

The extremely (too) low participation in our consultations of women who face multiple forms of discrimination (e.g., immigrant women and women living with a disability) constituted another obstacle. Because of this, we were unable to apply an intersectional analysis as extensively as we would have wished.

It should also be noted that the *Cooperatives Act* governs housing cooperatives in Québec. Among other things, this law determines the legal rules regarding the constitution, financing and associative operations of cooperatives. Furthermore, a variety of programs and grants provide funding for cooperatives and/or their residents. This needs assessment does not examine these legal and administrative aspects due to a lack of relevant documentation and gender analysis.

In terms of learning and positive impacts, the people we met said they appreciated the discussions on women's participation in housing co-ops. It was a first in most cases, as participants had never had the opportunity to think seriously about this issue. This is one of the benefits of the project, even if it is difficult to measure in terms of impact.

More specifically, participants mentioned that they appreciated the opportunities for discussion and the “inter-co-op” ties they formed in the focus groups. Many of the women expressed relief at hearing other women recount experiences similar to their own. As for the men, they mostly indicated they were pleased to have learned about women’s and men’s differing experiences in housing cooperatives.

Last, the information gathered in the course of this project confirms that housing cooperatives are wonderful places to learn about democratic process and the common good. Although many challenges persist, they teem with inspiring member-led initiatives.

SOME STATISTICS



As mentioned in the introduction, the question of women's role and participation in housing co-ops has never been the subject of specific studies. What's more, we have very little gender-specific data concerning cooperative housing. Nonetheless, the following statistical data will provide some context for the subject at hand:

- Data related to the work, income and family situation of Québec women
- Statistics on sexual assault in Québec
- Overview of the socio-demographic profiles of co-op members in Canada and Québec
- Data on women's access to housing and social housing
- Data on women's participation in housing cooperatives in Montréal.

Work, income and family situation of Québec women³



QUÉBEC WOMEN
REPRESENTED
50.3%
OF THE POPULATION
OF QUÉBEC
IN 2016



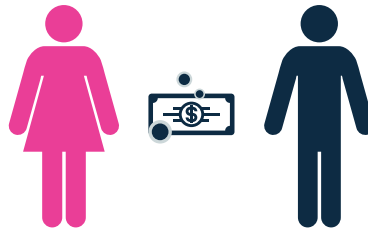
IMMIGRANT
WOMEN
11.9%
OF THE FEMALE
POPULATION
IN 2011



IN MONTRÉAL,
THEY REPRESENTED
33.3%
OF THE FEMALE
POPULATION
IN 2014

³ CONSEIL DU STATUT DE LA FEMME. *Portrait des Québécoises en 8 temps*, [online], 2017.
[<https://www.csf.gouv.qc.ca/article/2017/06/12/portrait-des-quebecoises-en-8-temps-2017/>] (Retrieved March 2018).

IN 2016, THE AVERAGE WEEKLY EARNINGS OF WOMEN WORKING FULL-TIME CORRESPONDED TO



85.4%
OF MEN'S
EARNINGS

IN 2014
37.9%
OF WOMEN
WHO REPORTED
INCOME



EARNED
\$-20,000
PER YEAR



COMPARED TO
27.3%
OF MEN
IN THE SAME
SITUATION

- In 2016, women's employment rate increased slightly. The employment rate for women was 57% while for men it was 63%.
- The participation rate for women who did not have a high school diploma was 25.5% in 2016 compared to 45.2% for men.
- In 2016, 75% of women employees were employed full-time. One quarter of female employees therefore worked part-time.
- Women represented 58.5% of people earning the minimum wage in 2016.
- In 2011, 54.8% of women lived with a spouse and 45.2% lived without a spouse, including the 9.1% who were widows.
- Among the families surveyed in Quebec in 2011, 41.2% were two-parent families with children and 16.6% were single-parent families. 42.2% of couples had no children.
- More women than men worked as family caregivers. 28.6% of women spent time on these tasks in 2012, compared to 21.4% of men.

IN 2011,
WOMEN
LED
76%
OF SINGLE-
PARENT FAMILIES



AMONG COUPLES WITH CHILDREN
AGED 4 OR UNDER,

WOMEN DEVOTED
QUOTIDIENNEMENT
1.2 MORE HOURS
EVERY DAY THAN MEN
TO HOUSEHOLD TASKS
AND CHILDCARE



Sexual assault in Québec

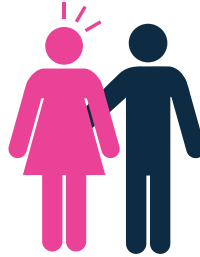


5%
OF SEX CRIMES
ARE REPORTED
TO THE POLICE
(Juristat, 2014)



3 OUT OF
1,000
SEXUAL ASSAULT
COMPLAINTS
RESULT IN A
CONVICTION
(Juristat, 2014)

96.8%
OF ATTACKERS
ARE MEN



78.1%
OF VICTIMS
ARE WOMEN
(Sécurité publique, 2013)

MOST SEXUAL ASSAULT VICTIMS
KNOW THE ALLEGED PERPETRATOR

85.6%
OF VICTIMS
ARE MINORS



68.3%
OF ADULTS
VICTIMS
(Sécurité publique, 2013)

39%

OF ASEXUAL ASSAULTS ARE
COMMITTED IN THE HOME SHARED
BY THE VICTIM AND HER ATTACKER

16%
IN THE VICTIM'S
HOME



22%
IN THE ATTACKER'S
HOME



6.3%
IN A PUBLIC AREA
OR AT SCHOOL

4%
IN WORK



22%
IN A VEHICLE



(RQCALACS, 2015)

The socio-demographic profile of co-op members in Canada and Québec

In 2003, in Canada, according to data from studies conducted by the Canada Mortgage and Housing Corporation, the social demographic profile of co-op members was as follows:



58%
OF CO-OP
MEMBERS
WERE
WOMEN



50%
OF CO-OP MEMBERS
WERE HOUSEHOLDS
COMPOSED OF SINGLE
WOMEN OR SINGLE
MOTHERS



20%
OF CO-OP
MEMBERS
WERE
IMMIGRANTS

11%
BELONGED
TO VISIBLE
MINORITY
GROUPS



4%
HAD
INDIGENOUS
HERITAGE



12%
OF CO-OP HOUSEHOLDS
HAD AT LEAST ONE MEMBER
WITH A LONG-TERM PHYSICAL
DISABILITY

In 2012, in Québec, according to the most recent survey of the *Confédération québécoise des coopératives d'habitation*, the profile of housing co-op residents revealed the following:



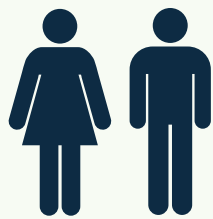
+450
COOPERATIVES
WERE MEMBERS
OF THE FECHIMM



THEY COMPRISED
12,000
CO-OP
HOUSEHOLDS

Source: FECHIMM (2018)

Who are the residents of cooperatives?



54 AVERAGE
AGE OF CO-OP
MEMBERS

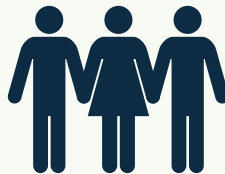


PROPORTION OF THOSE AGED 65 HAS
DOUBLED IN 25 YEARS

13% AT **28%**
IN 1987 IN 2012



AFFORDABLE
PRICE FOR
95%



COOPERATIVE VALUES
FOR
49%

MAIN REASONS FOR
CHOOSING CO-OP HOUSING



IN QUÉBEC, NEARLY ONE-QUARTER OF
CO-OP HOUSEHOLDS HAD ANNUAL EARNINGS
OF LESS THAN
\$15,000
IN 2011



45%



EMPLOYEES

33%



RETIRED

4%
PROVINCE-WIDE
INCREASE
OF RESIDENTS
FROM 2007
TO 2012

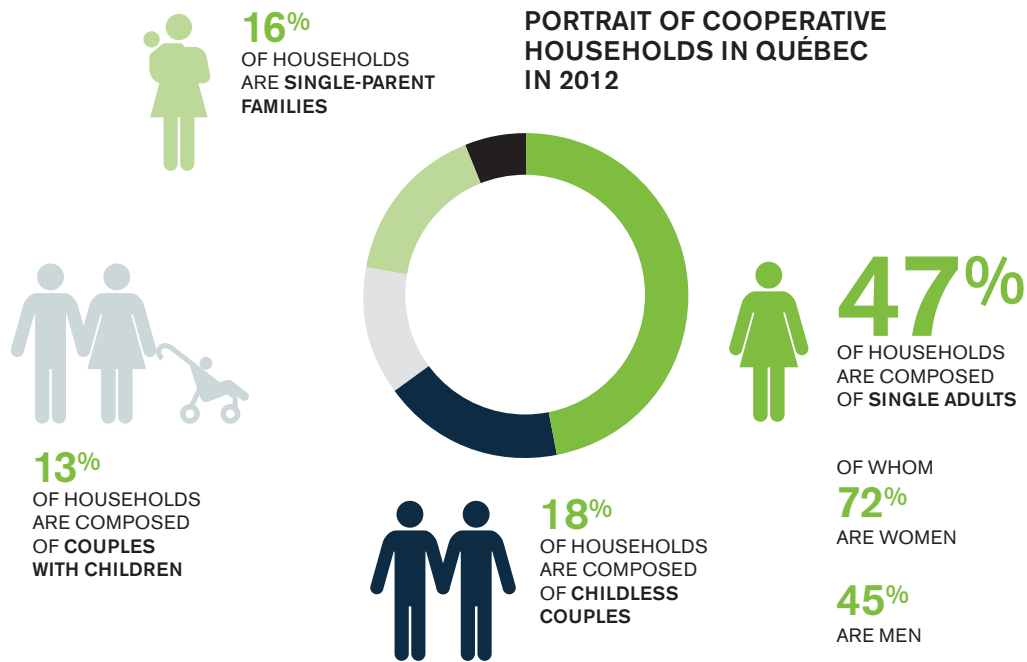


GRADUATES

21%

HELD
A UNIVERSITY
DEGREE IN 2012

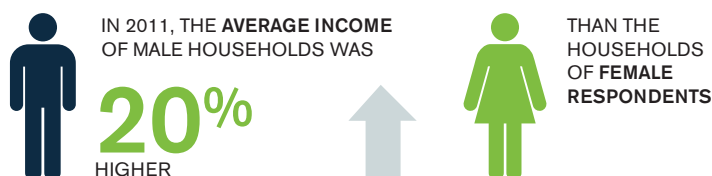
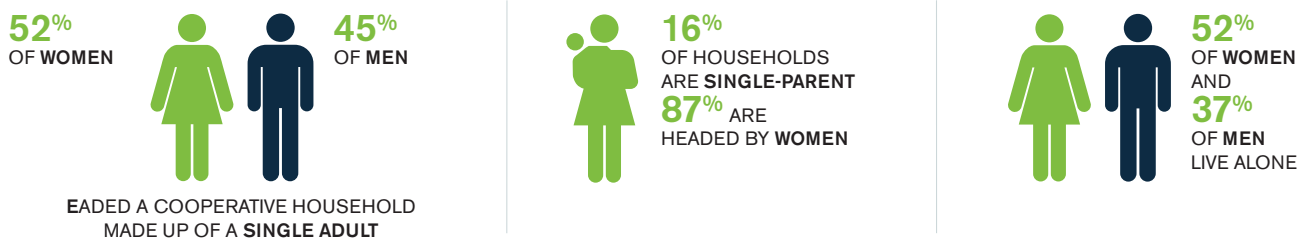
14%
IN 2007



AVERAGE ANNUAL INCOME OF CO-OP MEMBERS



What about women?



Women's access to social housing

According to Montréal Metropolitan Area (CMM) data, rental housing accounts for 46.9% of the 1,483,315 units in Greater Montréal.

Social and affordable housing represents 10.7% of rental housing. This proportion varies from 7.5% in Montréal's northern suburbs to 11.5% in metropolitan Montréal (CMM, 2013).

Some 213,755 low-income tenant households experience problems of housing affordability, in other words, 30.7% of the tenant households of greater Montréal (CMM, 2013).

In Montreal, an analysis by geographic area confirms that more women than men head tenant households with housing affordability problems, regardless of the geographic area. Women experience financial accessibility problems to a somewhat greater degree on the north shore of Montréal (67.3%) and Laval (65%) than on the island of Montréal (54.6%) (CMM, 2013).

Single tenants or households supported by immigrants, older adults and women are more likely to experience housing affordability problems. Indeed, 44.1% of single tenants have financial accessibility problems, while this proportion falls to 27.4% for single-parent households (CMM, 2013).

Women are more likely to experience poverty as they grow older because their access to retirement income is more limited. This can be explained by lower salaries when they were employed and by the years of absence from the job market when they had children.

Tenant households where the main breadwinner was born in Canada, represent 71.7% of all tenant households in greater Montréal. These households are less likely to encounter housing affordability problems than households whose main breadwinner is an immigrant. Some 28.7% of non-immigrant households struggle with financial accessibility problems.

People with functional limitations are often more economically disadvantaged than those without limitations. The one-quarter of Québec's population who are aged 15 and over and live with a disability are in a household living below the low-income cut-off, while this applies to only 14% of the population with no disability. Among the population with a disability, women (28%), older adults aged 65 and over (32%) and people living with a moderate (32%) or serious (46%) disability are more numerous in households living below the low-income cut-off (CMM, 2015).



\$37,358
MEDIAN INCOME
 OF FEMALE
 BREADWINNERS



\$53,455
MEDIAN INCOME
 OF MALE BREADWINNERS
 (SHQ, 2012)

A GAP OF OVER
\$16,000



\$20,071
MEDIAN INCOME
OF TENANT HOUSEHOLDS
 WHERE THE BREADWINNER
 IS A WOMAN AGED 75
 AND OVER



\$31,936
MÉDIAN INCOME OF
TENANT HOUSEHOLDS
 WHERE THE BREADWINNER
 IS A MAN AGED 75
 AND OVER
 (FRAPRU, 2015)

Women and social or cooperative housing

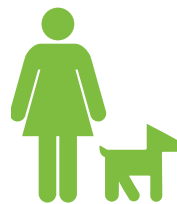
HOUSEHOLDS HEADED BY **WOMEN REPRESENT THE MAJORITY**
 OF THE CLIENTELE OF HOUSING ASSISTANCE PROGRAMS



72%
 OF
 PUBLIC
 LOW-RENT
 UNITS



67%
 OF
 UNITS
 IN CO-OPS



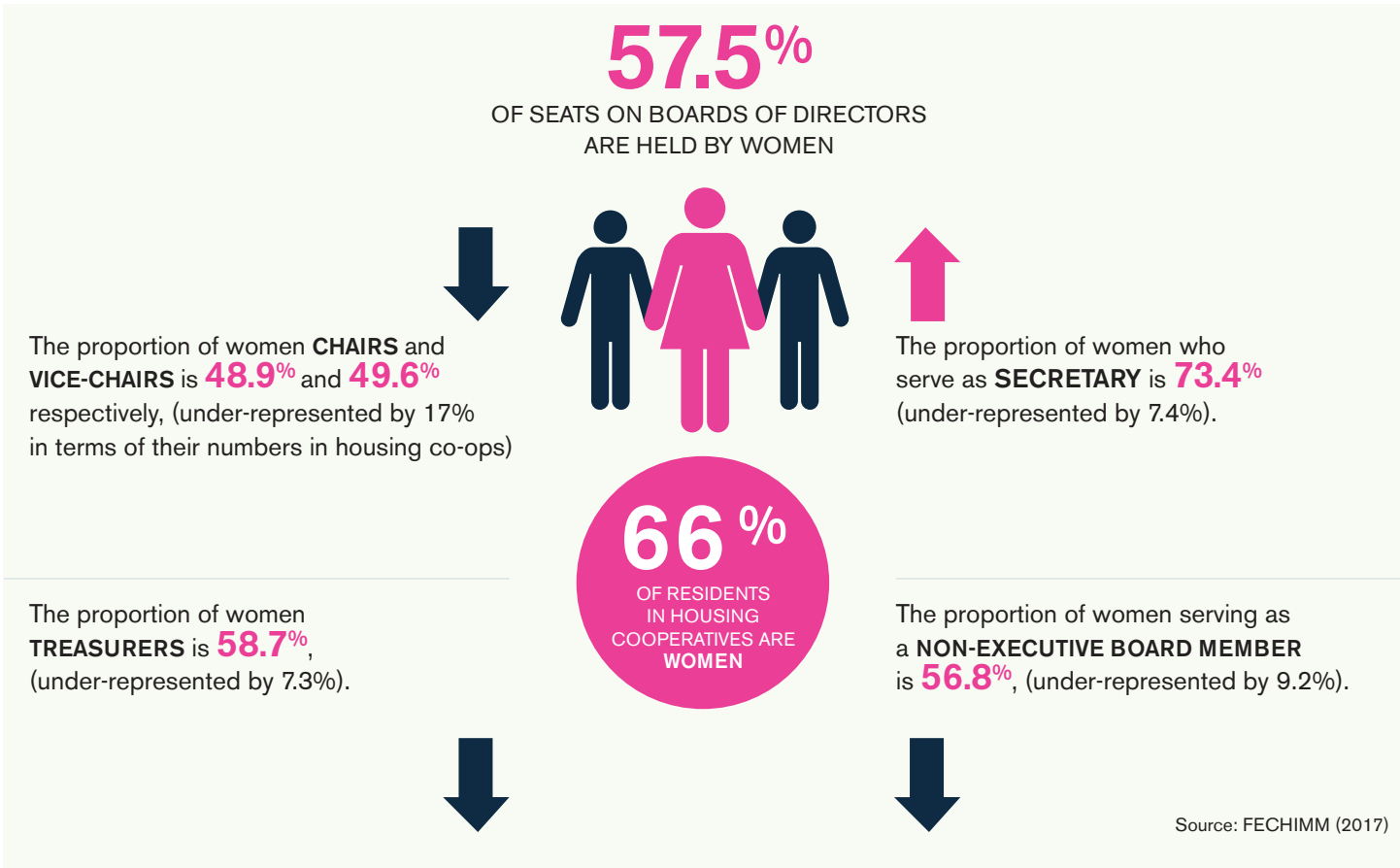
64%
 OF
 UNITS IN
 NON-PROFIT
 HOUSING



72%
 OF
 PRIVATE
 HOUSING
 UNITS
 BENEFITING
 FROM
 THE RENT
 SUPPLEMENT

74%
 OF
 HOUSING
 UNITS
 IN QUÉBEC'S
 ACCÈSLOGIS
 PROGRAM

75%
 OF
 HOUSING
 UNITS
 IN THE
 HOUSING
 ALLOWANCE
 PROGRAM



Women’s participation in housing cooperatives in Montréal

According to the FECHIMM’s database, 1,609 of the 2,793 seats on boards of directors are filled by women, or 57.5%. Women represent a little over 66% of co-operative residents.



KEY CONCEPTS AND STATE OF RESEARCH KNOWLEDGE

The sexual division of labour persists in our society. Women devote more time than men to domestic labour and caring for family and loved ones. They work in sectors that are not as highly paid as the traditionally male sectors. As a result, there is a gap between women's and men's income. These inequalities have a direct impact on the ability of numerous women to find quality, adapted and safe housing.

The literature review presents a non-exhaustive overview of the issues associated with the problem we are considering: the systemic obstacles women face in their participation in housing cooperatives.

More specifically, the state of research knowledge we present in this chapter lays out the context of the project based on the definition of a housing cooperative and an overall portrait. We then present a number of concepts that are necessary to an understanding of the issue being considered. Next, we propose a portrait of the obstacles to women's participation in cooperatives and their decisional bodies. We conclude with solutions drawn from the literature.

Housing cooperatives

Definition and operation

A housing cooperative is a collective enterprise that provides housing to its members and tenants. Members jointly own the cooperative's building(s) and collectively manage the enterprise. Members are tenants of their individual units.

Cooperatives are characterized by their supply of quality housing at a price that is, on average, below market value. Member involvement in managing and maintaining the buildings helps to reduce operating costs, and consequently, the price of rents. In a cooperative, everyone takes part in the decisions of the collective enterprise. Members exercise their right to vote at general meetings that are held at least once a year. The general meeting elects the directors who sit on the cooperative's board of directors.

Composed of at least five members, the board is responsible for ensuring that the cooperative runs smoothly. The selection of members and tenants is one of its responsibilities, but it can delegate this task to a selection committee.

To ensure that tasks are fairly distributed among residents, cooperatives can also form committees that are responsible for specific areas such as finances, maintenance and recreation. Members are encouraged to join one of these committees, based on their interests and abilities.

The *Cooperatives Act* governs housing cooperatives. Among other things, this law determines the legal rules regarding the constitution, financing and associative functioning of cooperatives (FECHIMM, 2018).

Housing cooperatives: a few figures

In Canada, over 2,100 non-profit housing cooperatives house roughly a quarter of a million people in over 90,000 households. Housing cooperatives can be found in every province and territory (FHCC).

In Québec, over 50,000 individuals live in just under 1,200 cooperatives. The number of cooperatives in the FECHIMM's territory is estimated at roughly 600.

+2,100

NON-PROFIT
HOUSING CO-OPS
IN CANADA

+90 000
HOUSEHOLDS



+50,000

INDIVIDUALS LIVE
IN NEARLY
1,200
HOUSING COOPERATIVES
IN QUÉBEC

ROUGHLY
2/3
ARE FEMMES



A bit of history

The first autonomous housing cooperatives were created in the mid-19th century in Berlin (CECODHAS Housing Europe and ACI Habitation, 2012). Shortly thereafter, similar initiatives were launched in the United Kingdom and the United States. In Canada, the first housing cooperatives appeared in the 1930s. Nova Scotia's Antigonish movement led the way, when families joined forces to build their homes (MacPherson, n.d.). In Québec, the housing cooperative movement took root in 1941 in the city of Asbestos, based on a cooperative model like the one in Antigonish (CQCH, 2017).

The cooperative housing movement expanded in Canada during the 1960s. In 1964, the *Conseil de la coopération du Québec* recommended the development of cooperative housing for low-income families that would be collectively owned by the tenants (CQCH, 2017).

The 1970s witnessed a groundswell of popular movements organized around the need for housing and the desire to redefine housing in terms of its use and economic and social function (Bouchard, 2001). Numerous cooperatives were born at this time. Governments at the provincial and federal level supported them with major investments. In 1973, the federal government introduced the first program to fund the creation of housing cooperatives.

The provincial housing cooperative funding program, *Logipop*, followed in 1977 (CQCH, 2017). This program also funded the creation of technical resource groups, known by their French acronym GRT, tasked with the mission of helping groups during the start-up phase.

In 1992, the federal government ceased to fund new housing cooperatives. Eight years later, Québec experienced a severe housing crisis marked by a housing shortage and an explosion in rental costs (FRAPRU). Things settled down in subsequent years, but lower-income households continue to struggle to find housing.

Today, the privatization of housing assistance is becoming more widespread. The allocation of rent supplements for private rental units is prioritized over the construction of social or cooperative housing (FRAPRU). Moreover, by 2020, many cooperatives will be faced with making certain adjustments as their agreements come to an end.⁴ Nonetheless, in 2016, the federal government handed down a budget featuring housing investments of \$2.3 billion over two years to renovate existing social housing, combat homelessness and build affordable housing, especially in Indigenous communities.

Parallel to these developments was another cooperative housing movement that deserves equal attention. At the end of the 19th century and beginning of the 20th century, many women in Great Britain and the United States set up housing cooperatives as a way to share and lighten the load of household maintenance tasks (Pearson, 1988). These initiatives were a response to a historical context in which women outnumbered men, giving rise to specific needs. Many women were single and in the work force, and therefore had less time to devote to housework. They responded by developing affordable housing for women, including collective kitchens. These cooperatives were forced to close down, however, due, among other things, to the fact that women were required to obtain their husband's approval. Despite this, discussions about these cooperative housing projects and reorganization of the domestic sphere gave women an opportunity to take part in the public debate about the structure of the home and take control over their living conditions (Pearson, 1988).

⁴ Housing cooperatives in Québec and elsewhere in Canada sprang up with government support through development programs run by the Canada Mortgage and Housing Corporation and the *Société d'habitation du Québec*. The contract between a housing cooperative and one of these public agencies is called an "operating agreement." Its duration is equivalent to that of the mortgage of the cooperative building. The rules of each operating agreement differ depending on the governmental program (FECHIMM, 2018).

More recently in Canada, women have developed other projects specifically for women (Wekerle, 1988). Interestingly, the organizational methods in these cooperatives have been characterized as more egalitarian than those used in mixed cooperatives. Their structure is non-hierarchical, the contributions of every member are appreciated, and power games and the manipulation of information are severely condemned (Pearson, 1988).

Consideration of the issue of women and housing by authorities and community organizations

The sexual division of labour persists in our society. Women devote more time than men to domestic labour and caring for family and loved ones. They work in sectors that are not as highly paid as the traditionally male sectors. For these reasons there is a gap between women's and men's incomes (TGFM, 2017). These inequalities directly affect the ability of many women to live in quality, adequate and safe housing (Latendresse, 2017).

In this context, how do public policy and authorities respond to the specific issue of women and housing (social and private housing)?

What follows is an outline of international, federal, provincial and municipal policies and measures designed to take into account women's diverse experiences in the area of housing.

International

In 2014, UN-Habitat employed GBA+ in its report, *Women and Housing: Towards Inclusive Cities*. The report raised questions about violence against women in the context of housing as well as the issues of housing affordability, women's differing relationship to housing and discrimination.

The document reports on the multiple forms of oppression experienced by women of diverse backgrounds, identities and ability.

For its part, the *UN Geneva Charter on Sustainable Housing*, from the United Nations Economic Commission for Europe (UNECE) (2015), does not incorporate GBA+ and fails to identify women's specific situations and needs concerning housing.

(SCHL) ou la Société d'habitation du Québec (SHQ). Le contrat qui lie une coopérative d'habitation avec l'un de ces organismes publics est appelé «convention d'exploitation». Sa durée est équivalente à celle de l'hypothèque de l'immeuble coopératif. Les règles de chaque convention d'exploitation diffèrent selon le programme gouvernemental (FECHIMM, 2018).

Federal

The National Housing Strategy is rooted in the government's commitment to GBA+. The intention is to ensure that programs do not negatively impact Canadians due to their sex or other identity-related factors.

Several means are employed to achieve program goals, including:

- ✓ Ongoing consultations with vulnerable groups and practitioners in the field
- ✓ The creation of a GBA+ framework to increase capacity and knowledge (specifically by collecting new data on housing and facilitating further research on the issue).

Provincial

In 2017, the *Secrétariat à la condition féminine* published the governmental gender equality strategy, *Ensemble pour l'égalité, Stratégie gouvernementale pour l'égalité entre les femmes et les hommes vers 2021*. Although it provides an intersectional gender-based analysis on many issues (egalitarian socialization, women's financial autonomy, fair sharing of family responsibilities, violence against women, and gender parity in decision-making), the Strategy does not address the question of women's specific housing experiences and needs.

Montréal Metropolitan Area

In 2015, the Montréal Metropolitan Area tabled an affordable social housing action plan, the *Plan d'action métropolitain pour le logement social et abordable, 2015-2020*. The section on needs to be met identifies the greater financial barriers faced by single mothers and women aged 65 and over. The plan incorporates an intersectional and comparative analysis.

In the community sector, many groups have initiated actions to promote gender equality in housing. Since 2014, the *Centre d'éducation et d'action des femmes* (CÉAF) has focussed on the harassment, sexual assault and rape of female tenants committed by landlords, male rooming house tenants and janitors. The group produced a graphic novel on the issue, the *Déclaration contre les violences vécues par les femmes dans le logement*, and a petition to protest the sexual harassment and violence experienced by women tenants entitled *Lutte contre les violences et le harcèlement vécus par les femmes locataires*, which was developed in partnership with the housing rights group *Front d'action populaire en réaménagement urbain* (FRAPRU) (2015) and its women's committee. The declaration was signed by over 200 organizations, including the provincial association of sexual assault centres, the *Regroupement québécois des centres d'aide et de lutte contre les agressions à caractère sexuel*, *L'R des centres de femmes du Québec*, *Réseau québécois des OSBL d'habitation* (2017) and the FECHIMM.

The FRAPRU, a Québec-wide housing rights group, also published a document in 2015 that specifically addresses the issue of women and housing.⁵ It incorporates an intersectional analysis, with particular attention to the situation of Indigenous, disabled and immigrant women.

In the wake of the above-mentioned declaration, the FECHIMM (2017) formed a women's committee to address the issue of violence against women in housing cooperatives in the Montreal metropolitan area. In addition, in *CITÉCOOP*, the magazine that is distributed to members, the FECHIMM (2017) features a column on women in cooperatives. Topics have included a presentation of this project, a consideration of the place of women in cooperatives as seen by female members of the FECHIMM's board, and examples of women's involvement in housing cooperatives.

More recently, the *Table des groupes de femmes de Montréal*, activists, women researchers, and housing rights and feminist groups signed an appeal addressed to the new mayor, Valérie Plante. In it, they urged her to consider the diversity of experiences of women Montrealers in any future housing initiatives. Among the demands, signatories called for a major investment in social housing that takes women's specific needs into account, and the creation of a land reserve that would allow for better neighbourhood development planning. Last, they demanded that the issue of violence against women tenants, housing cooperative residents, and rooming house tenants be considered in future public policy with a view to preventing and countering such violence (TGFM, 2017).

More on some key concepts

Gender stereotypes and socialization

According to Québec's Ministère de l'Éducation (CSF, 2010) gender stereotypes are the "attribution of a person's roles, behaviours and characteristics based on their sex with no regard for their individuality" [*Translation*]. Gender stereotypes are omnipresent, and we have all internalized them (Lippman, cited in CSF, 2010). They shape the way we define ourselves as men and women.

As a result, they contribute to the "legitimization and perpetuation of gender relations' arbitrary prescriptions" [*Translation*](CSF, 2010). Gender stereotypes play a role in the socialization of girls and boys.

⁵ FRONT D'ACTION POPULAIRE EN RÉAMÉNAGEMENT URBAIN. *Femmes logement et pauvreté*, [Online], 2015. [<http://www.frapru.qc.ca/wp-content/uploads/2015/03/Femmes-logement-et-pauvrete.pdf>].

The concept of socialization refers to the process that introduces individuals to their culture and teaches them how to live in society and decode their community's "ways of doing things, acting, thinking and feeling" (Rocher, 1968, cited in Relais-femmes, n.d.). This concept encompasses "all relationships, social interactions and experiences whereby, more or less consciously, people acquire and integrate the attitudes and skills they need to live in society [Translation] (Relais-femmes, n.d.). Through this process, girls learn to worry about their appearance, attach importance to other people's judgments, pay attention to others, refrain from thinking too highly of themselves, and feel comfortable in a restricted and domestic setting. As for boys, the process teaches them to express themselves freely, appreciate themselves, feel valued by others for what they do, believe in the importance of performing, see few limits on their possibilities and to believe that the public arena belongs to them. (Angers, 2003).

Gender stereotypes are intimately connected with gender inequality. They have major consequences on the lives of young people, and for girls, most of them are negative. For example:

- Women are under-represented in decision-making positions
- Family responsibilities are shared unequally by spouses
- Women are the main victims of violence and men are the main perpetrators of violence
- Women's employment rate and income are lower

It is important to encourage reflection, awareness, and critical thinking on gender stereotypes and propose other models.

Women's relationship to power

In the women's movement and community organizations, women's relationship to power is very complex and women's feelings about it are contradictory. While some experiences of power allow for the development of pride in taking action, solidarity with others and mutual aid, other experiences can be very disagreeable (situations of abusive competition, having the feeling one will never be good enough, impression that in order to succeed others must be crushed) (Relais-femmes, n.d.).

Many women in positions of power have spoken about the importance of understanding and, at times, even adopting a male approach to succeed and maintain their position. Other women are afraid to apply for positions of power due to a sense of incompetency or because they are overburdened with household responsibilities.

Women's complex relationship to power is of course marked by our personal experiences. However, socialization, as we have defined it earlier, also influences this relationship.

One of the effects of sex-based socialization is the creation of different social expectations related to leadership. Male leadership is directive, competent, effective, resourceful, logical and responsible (Relais-femmes, n.d.). Men learn to be responsible and strategic, enjoy duality and deal with majority decision-making methods. On the other hand, we expect women leaders to be sensitive attentive, rigorous, perceptive, intuitive and humble about their successes up (Relais-femmes, n.d.). According to Guéricolas (1999), women have trouble being directive and imposing their point of view because "if they affirm or directly exercise their power, they are perceived as aggressive, severe or rigid; [and] if they don't, we wonder about their ability to hold a position of authority" [*Translation*] (Landry, 1989, cited in Relais-femmes, n.d.).

“I have analyzed elsewhere the problems women encounter in holding and exercising power, as well as the reticence of both men and women concerning women’s power. In our internalized system of values, power is men’s domain, which is right in line with patriarchal ideology. Men are generally comfortable in hierarchical power structures, where power relations are clearly established; women seem to me to be more comfortable in more fluid organic structures. They are also culturally inclined to use more indirect strategies—a characteristic of the dominated class, whether men or women.”

[*Translation*] (Landry, 1989, cited in Relais-femmes, n.d.)

As we have seen in the literature review, women's experiences of power vary and present diverse problems. Among these, two stand out: the near necessity of conforming to the patriarchal model that still prevails in power structures, and women's lack of models in the exercise of power. Added to this is the fact that gendered socialization does not prepare girls to take over public space and, at the same time, leads us to judge women who decide to take up positions of power more harshly.

L'empowerment

The empowerment process, is a “process or mechanism by which individuals, groups and communities acquire greater control over the events that concern them” [*Translation*] (Relais-femmes, 2008). Individual empowerment operates simultaneously on four levels: participation, skills, self-esteem and critical awareness. At the group level, the process is defined as “a state in which the community able to act based on its own choices and fosters its members empowerment.”

This capacity to act redefines the power relations between a person and her counsellor and/or her environment.

According to Le Bossé (1996), to be effective, the empowerment process must be governed by these 5 principles:

- Complementarity of skills, including recognition of professional and experiential expertise
- An action-based approach in which individuals and groups take the lead
- A collective action that fosters individual development and reinforces the community
- An action with excluded and marginalized groups
- An action conducted at different levels, both individual and collective (Relais-femmes, 2008)

In a study conducted by Marie Bouchard on a cooperative's participatory management approach, she defines empowerment as "a strategy that aims to enhance the decision-making and action power of the members of an organization in order to promote the achievement of its objectives, while respecting the values that guide its action" [*Translation*] (Bouchard and Gagnon, 1998).

This strategy is deployed at both the individual and group level. On the individual level, it is based on the individual's motivation, self-assessment of her skills, impact of her action, personal self-worth, and progress achieved (Bouchard and Gagnon, 1998). The effect of this strategy is a feeling of personal effectiveness, or “the conviction that one can successfully carry out what is asked of one, and produce the expected results” [*Translation*] (Bandura, 1979, cited in Bouchard and Gagnon, 1998). At the organizational level, in the context of a housing cooperative, the notion of an empowering structure refers to the participation structure, policies and procedures (Bouchard and Gagnon, 1998). To be considered as empowering, organizational structures must enable members to have a shared vision, define their aims and roles collectively, and include a training system, a structured performance management process, and work organization based on self-managed teams.

Last, according to Stauch (1997), the organizational model best suited to empowerment is non-hierarchical. Hierarchical organizations are inherently the opposite of enabling structures. They are emblematic of patriarchy and disdain the knowledge and experiences of people at the bottom of the ladder simply because they are there.

Governance

This term can be defined as follows: “Governance encompasses the rules and collective processes, formal and informal, by which the actors concerned participate in deciding and implementing public actions. These rules and processes, like the resulting decisions, are the result of constant negotiations among the multiple actors involved.” [*Translation*] (Isabelle Lacroix and Pier-Olivier St-Arnaud, Université de Sherbrooke).

As for the term ‘democracy,’ it means ‘power of the people.’ In community organizations and women’s groups, the ‘people’ are the group’s members. Power is nothing more or less than the ability to make decisions on questions the members consider important. Democratic structure and process should therefore enable power to be shared among all the people who make up the organization. They are part of the decision-making process on policy issues and more practical topics. For example, they participate in general meetings and vote on annual budgets. According to Lamoureux et al. (1996), the value of democratic process in community action is linked to the notion of citizenship and implies the development of practices that foster the exercise of “authentic, active and meaningful citizenship” [*Translation*].

Central to all this is the practice of enabling the participation of, and providing organizational tools to, individuals who, due to poverty or other forms of oppression, are too often silenced or rendered powerless. Beyond the institution of formal models of representation and election is a broader dimension, a larger space, which is an organization’s democratic life. This space encompasses both formal and informal structures in which ties and relationships are formed among members. These are spaces in which members express their views and develop the capacity to take action. They are spaces for discussion and decision-making that respect and encourage diverse points of view. In short, democratic life is the space members create within their organization to ensure that it remains at the service of their collective project.

In their desire to transform social relations, many groups establish different structures and modes of functioning to facilitate egalitarian power sharing. The goal is to enable every member to take their rightful place and exercise their power. However, adopting a mode of operation based on equality, democratic process and cooperation is not without its challenges, since the mode of operation promoted by our society is based on other values, such as competition. In this respect, many women talked about their difficult (sometimes painful) experience of learning to exercise and share power, including in women’s groups. Sharing and exercising power in new ways is not easy.

Violence

“Violence is defined as the abusive exercise of power in which an individual who is in a position of power seeks to control another person by using different means aimed at keeping that person in a state of inferiority or forcing her to behave in accordance with the individual's wishes. This definition applies not only to individuals but also, collectively, because violence can also be exercised by larger systems.” [*Translation*] (CRI-VIFF, 2018)

Violence takes various forms—verbal, physical, psychological, sexual, and financial—that may be exercised in combination (AFEAS). Individuals of all ages (children, teens, adults and seniors) may be the target of violence. It is committed in diverse situations, and is unrelated to socioeconomic class, national or cultural background. People are victimized in multiple settings, including the family, school, job, institutions, hospital, and residential facilities.

In the context of the challenges women face in participating in housing cooperatives we use the term violence against women.

The *UN Declaration on the Elimination of Violence Against Women* states that: “Violence against women is a manifestation of historically unequal power relations between men and women, which have led to domination over and discrimination against women by men and to the prevention of the full advancement of women, and that violence against women is one of the crucial social mechanisms by which women are forced into a subordinate position compared with men.”

The term “violence against women” is used to emphasize that women are generally more likely than men to endure serious harm from violence: physical injury, trauma, emotional, social and financial repercussions. Moreover, statistics and experiences concerning men show that their lives are not as frequently affected by such abuse, nor are they victimized in such great numbers as women. Women with little income, immigrant women, women with functional impairments and Indigenous women are particularly vulnerable to violence.

Violence against women can be overt, including insults and blows, or implicit. It can take different forms such as harassment or bullying (RQOH, 2018). Women may be attacked in their homes, on the street, in private or in a public area. Violence can be:

- o Verbal: intimidation, humiliation, threats
- o Sexual: forcing an individual to engage in or witness sex acts without their consent
- o Psychological: denigrating, controlling, isolating
- o Financial: controlling spending, budget, work
- o Physical: scratching, pinching, shaking, hitting.

Obstacles to women's participation in housing cooperatives

Women's participation in housing cooperatives has never been studied. Only two of the documents we consulted specifically address the topic. As a result, we had to extend the analysis to studies concerning the challenges women face in certain structures or institutions and studies on the participation of women and men in cooperatives.

The double or triple tasks that single women and single mothers must perform can hinder their involvement, according to Guéricolas (1999). "Having to juggle between work schedules, babysitters, and, in some cases, shared custody and the time devoted to co-op life" can be perilous and discourage women from taking on the tasks of a board member [*Translation*] (CITÉCOOP, 2017).

The author further states that women tend to be more fearful of confrontation and ill prepared for adversarial democratic practice.

“In other words, women are hesitant to sit on decision-making bodies with men because they view them as male playgrounds where fists are banged on tables.”

(Guéricolas, 1999.)

According to the same author, women's lack of confidence is another factor in their participation: "Too often, potential candidates are afraid to propose themselves at the general meeting and let the men spontaneously submit their names without saying a word." [Translation]

Cases of bullying and violence against women are also mentioned as limiting women's participation (CITÉCOOP, 2017).

Obstacles to women's participation in decision-making structures

Maisonneuve (2004) identifies age as one obstacle. Before the age of 35, women are too burdened by family responsibilities to get involved. The author also points to the problem resulting from an unfair distribution of tasks based on sex.

In particular, women are still disproportionately responsible for meal preparation, child care, and caregiving. Maisonneuve (2004) also points out that lack of communication skills—perceived or real—is another obstacle. Women may consider themselves less competent when they must speak in meetings. This is also known as the "imposter's syndrome," or women's impression of being less experienced, skilled or knowledgeable (St-Onge and Magnan, 2013).

Tension in male-female relationships adds to these obstacles. For instance, many women mention the feeling they are not taken as seriously as men when they speak (Maisonneuve, 2004). In terms of communication, the strong opinions and direct confrontations characterizing political debate are incompatible with women's socialization, which prepares them more for a consensus-style form of decision making (CSF, 2002, cited in CSF, 2013).

In connection with the above, some women describe what they perceive as a hostile environment. We could describe this as a male culture of power that has been shaped by tradition. This culture is expressed, for example, in the time men take up in meetings or in the tendency to give men's ideas more weight. (CSF, 2013).

Obstacles to women's participation in housing cooperatives

Autocratic leadership or power that is monopolized by a small group of individuals can prevent the participation of all other members, both women and men. This type of leadership can result in power abuses and serious fraud; it can also lead to the disempowerment and demotivation of members (Bouchard and Gagnon, 1998).

Another problem that undermines participation: conflictual relations between co-op members and the board. For example, fear of intimidation or eviction can discourage member participation (Stauch, 1997).

Last, the timidity of some individuals and their lack of training can undermine their ability to play an active role (Stauch, 1997).

Possible solutions drawn from the literature

Women's preponderance in cooperatives is a fact. Their proportional representation on decision-making bodies, however, is far from certain. In the literature we find several solutions to address the above-mentioned obstacles to their participation.

To encourage women's participation in housing cooperatives

Five possible solutions taken from CITÉCOOP (2017):

1. Ensure that all communications and documents circulated within co-ops are written in gender-neutral language so that women will have the impression they are included. Also, ensure that the speakers list for annual general meetings alternates men and women speakers.
2. Adopt gender equality policies that engage and equip cooperatives.
3. Adopt gendered budgets. Ensure that budgets consider the differing needs of women and men, e.g., having the cooperative assume babysitting costs for board meetings and general meetings.
4. Support education and awareness activities on the issue of gender equality.
5. Support skills development and transfer, e.g., by encouraging both women and men to exit their traditional roles: "The guys could share their knowledge with the women about traditionally male jobs."

To these ideas, we would add several recommendations from Guéricolas (1999) to encourage and support training for women and value their regular activities such as managing the family budget. Last, Maisonneuve (2004) stresses the need to ensure the transmission of information.

To encourage women's participation in decision-making bodies

Adopt a statement of principles with a view to establishing a gender-balanced board of directors (Crevier, 2017).

Reserve a seat on the board for a status of women officer, accompany this measure with a commitment to gender parity that is clearly set out in the by-laws and provide training for board members on gender-based analysis (Crevier, 2017).

Institute measures to promote a balance between family life and volunteer work. For example, allow children of board members to accompany their parents to meetings, reimburse babysitting fees and adapt meeting schedules to parents' realities (Crevier, 2017).

Move away from the "individual deficit" model (Guttek, cited in St-Onge and Magnan, 2013) that places the burden of change on women, masking the social dynamics underlying gender relations in different societies. In particular, support the development of a truly inclusive culture on the board by changing practices and ways of interacting, acting and communicating during and between meetings.

Support networking among leaders and managers and foster their acquisition of greater self-confidence. This type of networking allows women "to discuss their ideas in an environment in which they feel comfortable" (Guéricolas, 1999).

To encourage members' participation in housing cooperatives

Adopt a non-hierarchical organizational model (Stauch, 1997), a facilitating leadership style (Bouchard and Gagnon, 1998) and a consensus decision-making process (Wekerle, 1988).

Implement corrective measures such as continuing training for members. Encourage members to question the goals of the cooperative (Bouchard and Gagnon, 1998).

Establish preventive management practices. For example, develop good communication tools, foster democratic leadership and develop mentoring to build on the skills acquired through training, and foster self-confidence (Bouchard and Gagnon, 1998).

CONSULTATION ON WOMEN'S PARTICIPATION IN HOUSING COOPERATIVES

Participants mentioned that they appreciated the opportunities for discussion and the “inter-co-op” ties they formed in the focus groups. Many of the women expressed relief at hearing other women recount experiences similar to their own. As for the men, they mainly demonstrated their satisfaction in having a better understanding of the different experiences of women and men in housing cooperatives.

Methodology

Many women in positions of power have spoken about the importance of understanding, and at times, even adopting a “male” approach to succeed and maintain their position. Other women are afraid to apply for positions of power due to a sense of incompetence or because they are too encumbered with other responsibilities. The lack of literature on the challenges faced by women in their involvement in cooperatives highlighted the need to use the GBA+ approach to interview residents and cooperative housing practitioners in our effort to understand the systemic barriers that hinder women's participation.

We organized 10 focus groups:

- 7 groups composed of co-op residents (5 women-only, two men-only groups). These individuals were both board members and non-board members.
- Two of the groups involved participants in a start-up project (one group of women and one group of men).
- 1 focus group was made up of several FECHIMM staff members.

Meeting locations were chosen based on accessibility and nearness to a Metro station. None of the focus groups were held in the cooperatives out of a desire for neutrality and to prevent conflict among the residents.

This phase of the consultation also included 20 telephone interviews with co-op members. The phone interviews enabled us to overcome the difficulties of mobilizing focus group participants, particularly women from diverse backgrounds and, more generally, women who face multiple forms of oppression.

In addition, everyone who participated in the study, except the FECHIMM staff, completed a socio-demographic questionnaire to provide us with a profile of the respondents.

Last, we organized sessions with workers in the community housing sector. Interview grids, the socio-demographic questionnaires, and the consent form are included in the appendix to this report.

Profile of those who were consulted

During the consultation we gathered information from 15 employees of the FECHIMM and 14 practitioners in the cooperative housing sector (technical resource groups, housing committees and women's centres). Women's centres were invited because many women in housing cooperatives are also active participants in women's centres. Further, housing is a major concern in women's centres and among their participants.

We consulted 60 housing co-op residents (48 W/12 M) in the focus groups and individual interviews and 6 participants (4 W/2 M) in a start-up project. Of these 66 individuals, 65 are Canadian citizens and one is a permanent resident. 30 of the respondents are single (26 F/4 H), 3 live in a common law relationship, 17 are divorced, 11 are married, 4 are separated and one person refused to answer the question. The chart below shows the composition of the households of the individuals who were interviewed.

Profile of the Respondents ⁵						
Sex	Single person	Has children	Has a spouse and child(ren)	As a spouse and no child(ren)	Refused to answer	Total
Female	32	8	8	2	1	51
Male	7	1	2	4	0	14
Total	39	9	10	6	1	65⁶

The 60 residents who took part in the consultation live in 46 cooperatives located in several neighbourhoods and boroughs (Chomedey, Laval-des-Rapides, Ville-Marie, Villeray-St-Michel-Parc-Extension, Mercier-Hochelaga-Maisonneuve, Rosemont- La Petite-Patrie, Verdun, Le Plateau-Mont-Royal, etc.). These cooperatives were founded between 1966 and 2016. On average, women have resided in their cooperatives for 13 years and men for 11.2 years. Among the people we met, 24 are retired, 21 have remunerated employment, 2 receive social assistance, 13 say they have other occupations, such as school or unemployment.

⁵ One person shares their unit with another person.

Most of the women interviewed were involved in both the board of directors and various committees of their cooperative—a reality shared by the men interviewed. Specifically, 5 of the residents are in the finance committee, 13 in the maintenance committee (including landscaping or green alley - at least 2 of them are committee secretaries), 5 in the selection committee, 3 in the neighbourhood watch committee or its equivalent and 3 in secretariat committees. For women on the board, 8 are chairpersons, 4 are secretaries, 1 is vice-chair, 5 are treasurers and 7 hold indeterminate or other positions, such as administrator or internal coordinator.

As for the men, 5 residents are in the maintenance committee, 3 in the selection committee, 1 in the finance committee, 1 in the recreation committee and 1 in the internal communication committee. Finally, among the residents who sit on the board, 2 are chairpersons, 1 is vice-chair, 1 is treasurer, 1 is secretary and 2 hold an indeterminate position.

It should be noted that, depending on cooperative policies, the choice to get involved in a particular committee is either free or imposed. In addition, some ensure that people are rotated through committees, others do not.

Main observations

Why do people decide to live in a housing cooperative?

The testimonies of the residents and the participants in the start-up project overlap in terms of their motivations for living in a cooperative. Here are their motivations, grouped into seven categories.

- Access to affordable housing

Living in decent housing, of a size that meets their needs, and at an affordable price is a definite attraction of living cooperatively for most of the people we interviewed (25 W/6 M).

“One of my main motivations for living in a cooperative was of course the rental cost: we pay rents below market price and we share services.”

A female resident

“Financial security definitely motivated the choice.”

A woman
in a start-up group

Most of those consulted who were participating in a co-op start-up project also mentioned the motivation of acquiring decent housing at a low cost.

- A safe living environment

For 12 residents, living in a cooperative is a source of security. They perceive it mostly as financial security since, in contrast to the private rental market, they are no longer afraid of being forced to leave their homes. It also represents physical security because knowing their neighbours gives them a sense of security, especially since the co-op selects members and supports residents in developing a sense of belonging.

“In a cooperative, we are no longer afraid of being evicted and living with a sword of Damocles over your head.”

A female resident

Several women who were involved in a start-up project also mentioned being motivated by the security associated with a housing co-op. They described it from three perspectives. No longer being afraid of eviction, unlike the private rental market. Living in housing that is adapted to one's physical condition (accessible). Knowing your neighbours and developing a sense of community.

“Living in a cooperative corresponds to my values. I work in the international cooperation sector and so it makes sense to me. I also like the idea of contributing to a community project that is meaningful to me and meeting people from different backgrounds.”

A female resident

- Correspondence between personal values and those of the cooperative movement

Many residents affirmed that cooperative values correspond to their personal values (30 W|7 M). Respondents mentioned being interested in a community living environment based on mutual aid, social justice and the sharing of knowledge, equipment and services.

Last, cooperative values and their impact on the living environment are attractive

to many individuals. They foster social and cultural diversity.

- A supportive living environment for families, single adults and immigrants

According to parents in two-parent (8 W/2 M) and single-parent (10 W/1 M) households, the housing cooperative provides an exceptional living environment for children.

Cooperatives also appear to serve as a significant factor in reducing social isolation, especially among older people (6W/2M).

“There are lots of families in the co-op and when you have young children, it’s a very pleasant and safe place to live: the kids can play, we help each other out and we know our neighbours.”

A female resident

“We’re getting older! In our co-op the average age of residents is 63. . . The co-op keeps us on our toes. This living environment keeps us productive.”

A female resident

Immigrants mentioned that living in a cooperative provides a valuable experience of integration into the host country.

Two women who were involved in a start-up project said that their choice to live in a cooperative and participate in its creation was motivated by its intergenerational dimension.

- Collective management

One of the motivations to live cooperatively is the opportunity to exercise democratic control over one’s environment (10 W/1M). Many participants (7 W|1 M) described the responsibilities accompanying the democratic management process, for instance, participating in committees or the board, as rich learning opportunities. Others mentioned that their involvement was a stimulating occupation in retirement (1W/1 M).

“It’s enriching and educational to work collectively on a shared project, in this case, considering what we want for our future living environment. We share knowledge. We learn together.”

A woman in a start-up group

Two women and one man said that the process of founding their cooperative added to their motivation.

“I took part in the founding of my cooperative. I had a specific need for accessible and adapted housing. Also, I had children, and in my neighbourhood it wasn't easy to find housing that met all these needs. That's why I thought of working with others to develop a living environment that would meet all my needs while respecting my values.”

A female resident

- Physical layout

Another factor that motivates co-op residents, is the beauty of the physical space. For example, the unit's design, view, central location, availability of equipment such as a big yard or workshop.

Further, some respondents said that the co-op meets specific needs by providing units adapted to universal accessibility criteria.

People with a disability or who have a chronic illness appreciate an environment that is suitable for them.

- Factors that trigger the desire to live in a co-op

For many of those we interviewed, the desire to live in a co-op was sparked by knowing someone who lived there. Others became interested after a professional experience or social engagement in the housing sector, student movement or other community groups such as women's centres.

“I'm involved in a tenants group and a women's centre. I'm a committed activist, which explains my interest in co-op living.”

A female resident

Last, although the women in the start-up project wanted to live in the co-op once the start-up phase was over, the men in the project said they were there more out of professional and personal interest. They mentioned being aware of the need for affordable family housing in the neighbourhood where the co-op was to be built.

What are the challenges in terms of participation?

The answers to this question from residents, participants in the start-up project, FECHIMM staff and sector practitioners converged. For this reason, we have grouped them under different headings. Challenges common to women and men are presented first. Next, we present the challenges that are specific to women, and we conclude with the challenges for the start-up groups.

Challenges common to women and men

• Difficult democratic process

Before we present the residents' answers, here are a few basic principles that guide the operations of a housing co-op:

- All members of a housing co-op take part in the decisions of the collective enterprise.
- Members exercise their individual voting rights at annual general meetings.
- Members of the general meeting elect the people who will make up the co-op's board of directors.
- The board of directors is composed of at least 5 members.
- It is responsible for ensuring that the cooperative runs smoothly.
- One of the board's responsibilities is the selection of co-op members and tenants. It may also delegate this responsibility to a selection committee.
- Cooperatives can create working committees to deal with specific issues such as finances, maintenance and recreation, so that tasks are fairly distributed among the residents.
- Co-op residents are encouraged to join one of these committees based on their interests and abilities.

Many of those we interviewed believe that lack of familiarity with these basic principles is an obstacle to participation. What is a cooperative? What are its values? What are the requirements for membership? In deciding to live cooperatively, members commit to performing certain tasks and participating in its development. However, this commitment does not seem to be self-evident.

“When residents are directly affected or concerned, it’s easy to mobilize them. But, when it affects the co-op as a whole, there seems to be much less interest.”

A female resident

“In our co-op, there is a definite lack of involvement which is maybe due to lack of understanding of what it means to live in a co-op.”

A female resident

According to the respondents, many people confuse low-cost housing (HLM) with housing cooperatives. Because of this, they forget that co-ops require collective management.

A big obstacle to participation, mentioned by people we interviewed, is the disrespectful or tense atmosphere in committees, on the board and in general meetings. Our analysis of the interview results reveals that this obstacle affects women more than men. The participants and workers mentioned that women are not listened to, are interrupted, and insulted.

“To select members, we need tools to help us distinguish between a co-op and an HLM.”

A female resident

“People aren’t listened to or respected in the committees, board or during the AGMs. We are interrupted and our suggestions are not considered.”

A female resident

“Verbal violence, and nonverbal behaviours such as sighs, are an obstacle to participation.”

A female practitioner

“Often women are scapegoated when a dysfunctional dynamic has existed for a long time.”

A female practitioner

Many respondents also spoke of the degree to which the monopolization of power by a small group of individuals discourages participation. In addition, participants mentioned difficulties linked to democratic functioning, such as the infrequency of general meetings, the board’s refusal to consider residents’

suggestions, and the excessively long terms of some individuals on committees and the board. In some cases, people referred to the strong character of certain board members, which could be intimidating to some.

“I know about situations where the board tried to influence the votes by calling the co-op’s members.”

A male practitioner

“When power is in the hands of a single individual, someone who is really bossy, it really affects participation.”

A female resident

“It’s actually the board that runs the co-op: they’re in a really strong power position.”

A male resident

“I was on a board where there was a boss who wasn’t the chair, but he believed he was the soul of the co-op. He called me all the time to tell me what to do.”

A female resident

Numerous participants talked about the cliques that develop in the older housing cooperatives. In these situations, tension arises between newly arriving members and “veteran” members. According to participants, involvement in the co-op demands a lot of energy, especially in a conflict situation.

“There’s a risk of burnout. It’s easy to become emotionally involved because it’s our living environment and it’s hard to assume the required objectivity in a conflict situation.”

A female resident

“Sometimes people who’ve been there for a long time are not always open to new ways of doing things. It’s not easy to argue for a new idea. Intergenerational dynamics and/or relations between the older residents can impede decisions and participation.”

A male resident

Some of the people we interviewed mentioned obstacles related to the size of cooperatives, the age of members and the age of the buildings. Newer cooperatives require sustained member participation. Older co-ops, on the other hand, are often faced with conflicts that add to the degradation of the building. Further, some cooperatives rent units to non-member tenants, complicating management and participation.

“I live in a co-op with 100 units. It was built very recently and there are still a many decisions to be made, which requires a lot of involvement. It’s hard to find people who are willing to commit so much time.”

A male resident

Last, the majority identified the heavy bureaucracy associated with the management of housing cooperatives as an obstacle to women’s and men’s participation.

“Among the barriers to participation, is knowledge transfer that is either imperfect or not done at all: when we take a new position, we are on our own and it’s still happening today.”

A female resident

- **Lack of knowledge transfer**

The question of knowledge transfer on the boards and committees concerns all the people we interviewed. It is generally lacking, which hinders the integration and participation of new members.

“During the first three years in the life of the cooperative, seven experienced and well trained founding members left. The new members had no experience of being on a board of directors.”

A female resident

“What was hard for me was the lack of guidance. When I became secretary, I had no training or support.”

A female resident

The lack of guidance for new residents is a barrier to their participation, especially for women, but men are also affected. Some women said they had asked for training, but their requests were denied. This lack of training does not facilitate skills development among residents of both sexes, particularly women.

One female participant talked about her “nightmarish” experience on a board where the climate was totally disrespectful. According to this participant, knowledge transfer is still a major problem: “no one took the time to explain what was involved in being the chair.”

“Women are more hesitant to join a committee or take a position on a board when only vague information is provided about the commitment involved.”

A male practitioner

Interview respondents stated that some cooperatives are generally informal in their operations. The cooperatives have little documentation that members can refer to, which impedes knowledge transfer. The informal management style is a source of exclusion, especially for women. Men seem to have less trouble using informal channels when they want to question certain decisions.

“Knowledge is power. In some fields such as renovations, men have this knowledge. So, it’s important to encourage women to acquire this knowledge, to share it.”

A male practitioner

“In our co-op there is a very familial atmosphere. The AGMs are often counter-productive, people don’t stick to the agenda.”

A female resident

«The co-op is not strong on documentation. We have no orientation guide or minutes, for example, of a maintenance committee meeting. We operate very informally. But I think it would be more productive if we were more structured.”

A female resident

• **Members' diverse social situations are insufficiently taken into account**

A significant number of respondents affirmed that many cooperatives fail to consider their members' social situations, particularly in planning member participation. Examples: the situations of older people, people with poor literacy skills, people with functional impairments, immigrants, and individuals with different incomes or levels of schooling.

“At the moment, since I have difficulty getting around, I participate through Skype and it hinders my involvement. The person in charge often leaves the microphone off and doesn't worry about helping me to participate more fully.”

A female resident

“There is a lot of ignorance about the meaning of universal accessibility. It's not just about making a unit accessible. For instance, what do we need to do to integrate a deaf person? Some people can be really condescending about these issues.”

A male resident

These people face additional obstacles that undermine their participation. They're forced to deal with prejudice and discrimination such as ageism and ableism that exclude them from the majority group. Their involvement is compromised. For example, there are no mechanisms to exempt them from tasks that are not adapted to their functional limitation or their ability. Further, there are no procedures to ensure their access to meeting rooms.

The same goes for the specific situations of immigrants who face additional obstacles to their participation. Moreover, immigrant and racialized women, who experience multiple forms of oppression, suffer more harmful consequences than men in similar situations.

“I am a Muslim woman with a disability and I'm finding it hard to fit in. There is a whole intersectional dimension that has to be added. Right now, I'm a bit demotivated in terms of my participation. I don't attend the committee meetings very often and I'm not always up-to-date on what's happening.”

A female resident

A number of respondents also stated that gender relations vary depending on cultural background. Not all women have reached the same level of equality. The presence in a cooperative of certain cultural communities can be an obstacle to the participation of certain women.

“In meetings, it’s mostly Franco-phones who speak. People from cultural communities sit in the back and don’t talk as much.”

A female resident

Some respondents mentioned that immigrants have experienced discrimination in selection interviews. They are discriminated against because of their unfamiliarity with Québec culture and cooperatives or because of racist prejudice.

“[...] The husbands voted in the place of their wives in the general meeting, even if they were co-op members. And single women were disregarded when they spoke at meetings.”

A female resident

Lack of language proficiency is another obstacle to participation. This obstacle hinders communication and the comprehension of meeting procedures and bylaws.

“In the selection process people mostly choose applicants from Québec who write interesting or entertaining letters that make them seem attractive. People from other countries write in a more neutral or formal way, not as friendly.”

A female resident

Another obstacle to participation: level of basic education and source of income. Co-op residents come from different backgrounds and hold diverse kinds of jobs. Some people are CLSC employees, others work at Radio-Canada or community groups, while others are incapable of working and receive social assistance benefits. Some participants said that occupational status can be the source of feelings of superiority that can lead to bullying.

“I’ve noticed that when women who are on welfare request funds, they are subjected to invasive questions and monitoring to make sure that they really are in need.”

A female resident

“I think that having a non-hierarchical power structure is a good way to ensure equality, but it doesn’t necessarily ensure the inclusion of racialized individuals or people who have little formal education. There’s still a lot to be done there.”

A female resident

Challenges specific to women

- **Gender stereotypes and the consequences**

We define gender stereotypes as the attribution of a person’s roles, behaviours and characteristics based on their sex without regard for their individuality. For women, this can mean a lack of self-confidence and the “imposter syndrome” when they take on certain responsibilities. In contrast, men see few limits on their potential and generally consider themselves at home in the public sphere.

The imposter syndrome

A sense of incompetency is evoked in the comments of numerous women respondents in this project. More women than men question their competency. Many women believe that what they think isn’t worth saying and they tend to lack self-confidence. People seem to listen more to men than to women in the cooperatives, and what men have to say is given more weight than what women say.

Unlike most men, women said they were not sufficiently equipped. Speaking in public and knowledge are important tools for the exercise of power. And, to take their rightful place, women feel the need to learn. Many male participants acknowledge their advantage (privilege) in that they learned to feel at ease and believe in their capacity during their socialization.

“We know that in mixed groups, women are sometimes afraid to speak, for example, during board meetings.”

A female practitioner

“Speaking is a form of power. In a co-op not everyone has the same abilities. But for sure, some of the most forceful tools of power are political savvy, good communication skills, and an understanding of the legislation.”

A female resident

Many residents said they were afraid of the responsibility that goes with being a board member. They felt pressured when they were in a position of power. They feared repercussions when they had to make difficult decisions, for instance, to expel a member because they hadn't paid their rent or to expel a member who was sick or experiencing diminished independence. These kinds of situations are especially difficult to deal with when the responsibility for the decision is on their shoulders. In contrast, the men were less likely to question their competency and felt more comfortable in positions of authority.

Stereotyped distribution of tasks

The analysis of the results of the consultation show us that many women take on positions or responsibilities that confirm their knowledge and aptitudes. The distribution of roles in the cooperative ends up being stereotypical.

While more women occupy the position of secretary and join the good neighbour committee, we observe that men are more numerous in the committees responsible for building maintenance.

“More men join the maintenance committee.”

A male resident

The questioning of women's power and responsibilities and the resulting sexist abuses

Several residents spoke about sexist prejudice in cooperatives. A frequently cited example is that women on maintenance committees are subjected to the paternalistic attitudes of some men and their comments go unheard.

Women respondents described situations in which men were asked to “follow them” to check on their work. Some women are obliged to deal with patriarchal modes of functioning and male-female communication problems. Participants recounted frequent instances of passive resistance when they brought forward questions or proposals. Some female participants affirmed that men are reluctant to “listen” to women. According to these women, some men can't stand to see a woman in a position of authority, while others are chauvinistic and vulgar. Women who insist that rules be followed are described as rigid and are not appreciated.

“[...] When a man takes the initiative, he tends to brush off the women.”

A female resident

“I was the chair and for some of the male residents a woman is not supposed to hold a position of power. I experienced sexism and intimidation and other women involved in the committees went through similar situations.”

A female resident

- **Refusal to take into account women's specific situations**

Another obstacle that was identified as a problem for participation is the refusal to consider women's differing situations when determining the operations of cooperatives.

Participants also identified as an obstacle the fact that groups that support cooperatives are unfamiliar with gender-based analysis and don't pay enough attention to women's specific realities. For instance, two female participants told of how the GRT, which was involved in their cooperative's start-up phase insisted that the co-op adopt a pyramid-style organizational structure. The GRT also wanted the cooperative to drop the idea of having policy on functional limitations and gender-neutral communications.

“We developed our members workbook with the help of the FECHIMM. It was a really intense session. We wanted the most egalitarian membership possible and the FECHIMM had a more conservative vision. It was the same with the GRT, who put a lot of emphasis on the power of the board and saw the AGM as simply a body that ratifies the financial statements.”

A female resident

- **Difficulty of balancing work, family and community involvement**

The vast majority of women identified the difficulty of balancing work, family and involvement in the cooperative as an obstacle. This is particularly true for young families and single-parent families. Their myriad tasks means

lack of time to participate in committees, the board or training sessions. These families have a hard time maintaining a balance between personal life and the life of the cooperative.

“I often meet women who are burned out, they give so much at the price of their personal life.”

A female practitioner

“For full-time workers, it’s a very heavy commitment. A choice has to be made between involvement in the cooperative or family time.”

A female resident

“The time I was least involved was when I was a single mother.”

A female resident

For many, participation also means increased obligations. This is especially true if we consider responsibility for domestic tasks, which still falls mainly to women.

Also, when no childcare is provided, bi-parental families have to bring their children to meetings and work bees. And people who are in these meetings or take part in the work bees spoke about certain problems associated with the presence of children.

Single-parent families, mostly led by women, and heavily represented in cooperatives, face an additional challenge when meetings are held outside the cooperative and run late.

Finally, it seems difficult to reconcile the schedules of young families with those of retired people. This challenge can influence the participation of both.

Women's and men's differing understanding of engagement and power

From the comments of female residents, it appears that they are very concerned about the importance of engagement in a cooperative, which, in their eyes, is a living environment. Their sense of duty seems more palpable. They do not hesitate to become more involved to make up for a lack of participation.

“During a general meeting of the co-op where there is not much participation, women nominate themselves to fill the position (in the 2nd round of voting).”

A female resident

In general, women are very involved. For their part, men tend to engage on a more sporadic basis. Women are quicker to express their discontent when members fail to do an equal share of the tasks.

Those we consulted reported that women and men handle conflict differently. This may be why more women take part in the training sessions on conflict and mediation.

“Women appear to be more willing to question communication style, and conflict prevention and management methods.”

A female resident

Another obstacle women face is the impact of gender-based socialization. For instance, speaking in public is experienced differently by women and men. Women often feel less competent than men. For many women, speaking and deliberating in a group is a long and complex learning process.

A few participants voiced the opinion that women's power is less visible and tied to personal prestige.

Several residents emphasized that many of those who are involved in cooperatives are from the community sector where the notion of power seems taboo. These individuals have an ideal vision that everyone is equal, when in reality this is not the case.

“Everyone arrives at the co-op with their personal baggage, not necessarily having learned how to communicate in a respectful way. Just because you say there is no power imbalance doesn’t mean you don’t use your power over others, sometimes in a violent way.”

A female resident

In general, the people who were interviewed reported the presence of a male power culture, real or perceived, shaped by tradition. A culture manifested by misogyny, and men monopolizing meetings and being given more credit for their ideas.

Violence, intimidation and sexual harassment

Many respondents reported having experienced significant tension in the course of their involvement in the cooperative. They admitted to lacking communication skills and tools for managing problematic situations before they develop into violence.

“Women appear to be more willing to question communication style, and conflict prevention and management methods.”

A female resident

« Une femme animait alors qu’un membre violent et intimidant intervenait sans arrêt. »

Une résidente

Most female participants reported verbal violence and non-verbal intimidating behaviours such as sighing and talking with another person during meetings. They affirmed that this kind of behaviour was an obstacle to their participation.

According to their comments, women are more frequently the object of mocking and denigrating comments.

According to our respondents, it is not uncommon for a female chair or treasurer to be talking while a man next to her is “making comments.”

It appears that the level of participation of some women may be influenced by fear of conflict with neighbours. Women say they are more sensitive to conflict and are afraid to address it directly. They prefer to remain silent or leave, which is difficult to do if a conflict erupts at a meeting that is taking place in one’s home, making it impossible to withdraw.

What is the best way to address intimidation? Intimidation or bullying is often a result of the proximity of co-op members. The difficulty of establishing a boundary between public and shared space and private space (one's home) was also raised. The women we interviewed said they wanted to study this issue as a group.

Challenges for start-up groups

Participants emphasized two elements that hinder continued involvement when starting a housing cooperative: the complexity of the process and the strengths and weaknesses of the support.

Complexity of the process

The interviewees spoke of the complexity and lengthiness of the start-up process. It can take several years to complete the project. This process is often accompanied by a turnover among the founding members and among GRT staff, with whom the link is very important. The process is described as a necessary but formative step.

“We’ve been working on this project for years now. The process is difficult, because we don’t have any land yet, it’s as if it didn’t exist.”

A female participant

Frequently, people who were there when the project began leave, and new people become involved when most of the decisions have already been made. They have to learn “on the job,” although the GRT is still very much involved.

Several female participants listed the points that the GRT should take into account during the start-up phase:

- Fast pace of meetings can be hard to keep up with.
- Physical health issues such as difficult sitting for hours at a stretch.
- Transportation problems.
- Not everyone is proficient with email.
- Meetings that are overly formal can be intimidating for people who find it difficult to speak in a group.

Strengths and weaknesses of the support

Respondents spoke of the need for ongoing support from competent and readily available support groups. For many, the success of the project depends on the quality of the support provided by different groups (GRT, housing committee, FECHIMM). The cohesion and competency of the project leader group is essential.

“I would like the GRT to provide more information and guidance.”

A female participant

A female participant recounted her experience that reveals the importance of support. She attended an information session on the *Cooperatives Act* given by the FECHIMM. The start-up group was also in contact with a GRT, even though at the beginning of the process, the GRT didn't seem to be officially involved. In the end, the GRT staff provided good advice that turned out to be very helpful.

Some of the female participants affirmed the importance of talking about the cooperative's structure and operation, management approach, gender parity in the decision-making bodies, and member selection criteria early on. They believe that the support group should have the job of initiating discussion on these issues.

INTERVIEWEES' SUGGESTIONS OF GOOD PRACTICES TO FACILITATE WOMEN'S PARTICIPATION

The comments are grouped under the structures that would be responsible for implementing the suggested good practices. Suggestions address many dimensions, including governance, women's capacity to speak in public/assertiveness, work-family balance, women's networking, knowledge transfer and training.

COOPERATIVES	WOMEN'S COMMITTEE OF THE FECHIMM	FECHIMM	TECHNICAL RESOURCE GROUPS (GRT)
<ul style="list-style-type: none"> Start a child care service, reimburse babysitting costs or exempt those who are looking after children from certain chores, for instance, during a group chore session. A gendered budget would provide these kinds of measures.⁷ Set dates for general meetings and committees well ahead to facilitate work-family balance and involvement/participation. Choose meetings times and days that are most suited to the schedules of young families and single mothers. 	<ul style="list-style-type: none"> Increase the committee's visibility. Support women's networking in cooperatives and among cooperatives. Create women's committees in cooperatives to allow women to talk about issues that are specific to their reality. Encourage women to take the maintenance training. Provide mentoring to women who want to become involved. 	<ul style="list-style-type: none"> Lead a process with cooperatives to reflect on the drop in participation, its causes, and solutions. Review the content of training sessions to adapt them to the GBA+ perspective. Adapt training sessions, and the advice provided by GRTs and the FECHIMM to women's specific realities and make a greater effort to reach them. Provide mentoring to women who want to become involved. 	<ul style="list-style-type: none"> Lead a process with cooperatives to reflect on the drop in participation, its causes, and solutions. Review the content of training sessions to adapt them to the GBA+ perspective. Adapt training sessions, and the advice provided by GRTs and the FECHIMM to women's specific realities and make a greater effort to reach them. Develop other kinds of training content, for instance, on governance modes such as co-management and self-management.

⁷A budget that takes into account the differing situations and realities of women and men.

<ul style="list-style-type: none"> • Hold meetings in a common room of the cooperative. • Get children involved in the live of the cooperative. For example, create a youth committee, hold a youth general meeting. • Adopt a facilitation approach that enables each participant to speak, e.g., alternate male and female speakers during meetings. • Institute gender parity as much as possible in committees and on the board. • Promote consensus decision-making rather than a majority vote. • Prioritize a horizontal management approach, as well as power sharing and sharing of responsibilities. The general meeting must hold more power than the board of directors. • Organize informal events for individuals who are less involved, e.g., entertaining activities or activities for kids to give parents a break. 	<ul style="list-style-type: none"> • Reinforce the links between housing cooperatives and the Centre d'éducation et d'action des femmes de Montréal, which created a traveling exhibition on violence against women in housing. • Organize a day of appreciation with other cooperatives on the values of the cooperative movement, a day on women's participation. 	<ul style="list-style-type: none"> • Develop an educational component aimed at promoting accountability and skills development and creating tools to facilitate the integration of new residents, e.g., a guide to democratic practices and process. • Encourage exchanges between cooperatives to share successes, address challenges, and strengthen the links between cooperatives and the FECHIMM. • Distribute a list of diverse professionals recommended by the FECHIMM • Develop a training session on universal accessibility and how to include people with a disability or impairment • Develop training for workers on GBA+ to address the issues of gender equality, sexism, prejudice, discrimination and the specific realities of women and men. 	<ul style="list-style-type: none"> • Adopt work-family balance measures to encourage the participation of women and young families. • Promote networking between start-up groups and existing cooperatives. • Organize coaching activities. • Organize inclusive informal events to bolster motivation in start-up committees.
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COOPERATIVES	WOMEN'S COMMITTEE OF THE FECHIMM	FECHIMM	TECHNICAL RESOURCE GROUPS (GRT)
<ul style="list-style-type: none"> Form a diversity committee to counter prejudice and work on issues such as non-violent communication. Ensure that all board members sign documents susceptible of generating controversy, such as a conviction notice; otherwise, ensure that an outside person sign such documents. 		<ul style="list-style-type: none"> Develop GBA+ training for workers to address gender equality, sexism, prejudice, discrimination and the specific realities of women and men. Provide training on the roles and responsibilities of board members, communication, civic engagement and procedural codes adapted to cooperatives. Incite co-op members to participate in training sessions. Formulate policy to address situations of domestic violence and sexual assault. Support the institution of universal accessibility in cooperatives and to this end, promote the FECHIMM's resource guide, <i>Guide des ressources sur l'accessibilité universelle</i>. 	

<ul style="list-style-type: none"> • Prioritize collective rather than individual work, in terms of both responsibilities and tasks. • Comply with the <i>Cooperatives Act</i> and the values inherent to cooperatives. • Adhere to decision-making mechanisms. • Reimburse lunch for group chore sessions. • Adopt a code of ethics. • Set up a post box in the cooperative for older people. • Use Skype during general meetings to facilitate the participation of people with reduced mobility. • Demystify the responsibilities and tasks of the board of directors by inviting members to observe meetings. • Apply affirmative action measures when selecting members. For example, prioritize individuals who suffer discrimination on the private rental market such as single mothers, racialized women, people with precarious status, older people and people with functional limitations. 	<ul style="list-style-type: none"> • Create an independent body for housing cooperatives similar to the Régie du logement to govern relations between members and the board of directors. • Distribute accessible tools, such as the FECHIMM's <i>Vivre en coop</i> during the member selection process, to clarify the distinction between cooperatives and low-cost social housing. Make prior training on living in a cooperative compulsory. • Compile sex-disaggregated data and use them to document the issue of gender equality. • Provide training to encourage women to take their rightful place. 	

RECOMMENDATIONS

The project coordinating committee formulated recommendations drawn from the literature and the consultations held with housing cooperative residents as well as discussions with practitioners in the housing co-op technical resource groups.

The recommendations are addressed to the project leaders and their networks:

- the *Fédération des coopératives d'habitation intermunicipale du Montréal métropolitain*;
- *Table régionale des centres de femmes de Montréal métropolitain et Laval*;
- *Comité logement Lachine-LaSalle*;
- and the *Réseau 2000 + Groupe de ressources techniques*.

They also concern housing cooperatives and their residents and the FECHIMM's women's committee.

These recommendations touch on the main issues and needs identified as we prepared this report. They are guidelines for addressing the systemic barriers that impede women's participation in housing cooperatives. The second phase of the *Présence des femmes* project will be an opportunity to put some of these recommendations into practice.

- Systematically apply a gendered intersectional analysis, e.g., gender-based analysis + (GBA+) when drafting housing policy
- Use GBA+ to document and analyze legal tools, programs and policies governing housing cooperatives.
- Institute tools and strategies to achieve gender parity and diversity in the decisional bodies of sector and evaluation stakeholders

ISSUES	LA FECHIMM	FECHIMM'S WOMEN'S COMMITTEE	SUPPORT GROUPS Technical resource groups (GRT) Housing committees (HC)	COOPERATIVES AND THEIR RESIDENTS
	<ul style="list-style-type: none"> • Acquire the tools to collect gender disaggregated data for the cooperative housing sector and systematize the collection and analysis. 		<ul style="list-style-type: none"> • Acquire the tools to collect gender disaggregated data for the cooperative housing sector and systematize the collection and analysis. 	

SPECIFIC RECOMMENDATIONS

ISSUES	FECHIMM	FECHIMM'S WOMEN'S COMMITTEE	SUPPORT GROUPS Technical resource groups (GRT) Housing committees (HC)	COOPERATIVES AND THEIR RESIDENTS
<p>Issues related to work-family balance and participation. Abbreviated here as WFBP</p>	<ul style="list-style-type: none"> Adapt and improve the supply and content of FECHIMM training materials considering WFBP issues. Adopt in its own structures practices that take into account WFBP issues, such as the adopting of a work-family balance policy. 	<ul style="list-style-type: none"> Document WFBP issues in the cooperatives and formulate recommendations for the FECHIMM and cooperatives.. 	<ul style="list-style-type: none"> Adapt and improve the content of GRT HC training sessions Taking into account WFBP issues. Encourage cooperatives to acquire WFBP tools as soon as they created. 	<ul style="list-style-type: none"> Institute work-family balance tools and policies in cooperatives, e.g., daycare services run by the cooperative.
<p>Issues related to sexist stereotypes</p>	<ul style="list-style-type: none"> Sensitize FECHIMM employees to gender equality and diversity issues. More specifically, train employees on the use of GBA+ and support them in applying it. 		<ul style="list-style-type: none"> Sensitize HC and GRT employees to gender equality and diversity issues. More specifically, train employees on the use of GBA+. 	<ul style="list-style-type: none"> Sensitize co-op members to gender equality and diversity issues. Encourage cooperatives to implement egalitarian and inclusive practices, e.g., adding the principle of gender equality to the preamble of the co-op's by-laws.

<p>Issues related to violence, harassment and bullying directed against women</p>	<ul style="list-style-type: none"> • Equip and inform the FECHIMM and its staff on this issue in order to more precisely define violence, prevent and punish it. To this end, partner with community resources. • Support cooperatives to prevent violence and harassment, e.g., adopting a code of ethics or zero tolerance policy. 	<ul style="list-style-type: none"> • Continue the women's committee's initiative to write and distribute a resource guide on violence and harassment. • Continue the work started by the women's committee to institute rules, means and procedures to counter violence and harassment. 	<ul style="list-style-type: none"> • Sensitize HC and GRT employees about this issue in order to better define violence, prevent and punish it. To this end, partner with community resources. 	<ul style="list-style-type: none"> • Create safe, women-only spaces in co-ops such as women's workshops or women's committees. • Make useful domestic and sexual violence resources available. • Adopt rules, procedures and an operation that enables the prevention of violence and harassment.
<p>Issues related to women's lack of self-confidence and skills</p>	<ul style="list-style-type: none"> • Support and equip women to take their rightful place, e.g., coaching, mentorship and leadership development. • Equip cooperatives with a view to knowledge transfer, e.g., propose a model policy for integrating members, institute peer support (pairing older and new members). 	<ul style="list-style-type: none"> • Facilitate networking among female residents and create multiple opportunities for discussion and meetings. 		<ul style="list-style-type: none"> • Implement the means to enable more women to speak in public, such as alternating speakers (male and female) in meetings. • Create tools to facilitate knowledge transfer, e.g., a building maintenance log, a budget to provide training for women on "non-traditional" tasks.

<p>ISSUES</p> <p>Issues related to women's low self-confidence and skills</p>		
<p>FECHIMM</p>	<ul style="list-style-type: none"> Encourage women to develop "non-traditional" skills, e.g., by urging them to join the maintenance committee, providing training to this end, providing videos on related skills (repairs, call for tender documents, etc.). 	
<p>WOMEN'S COMMITTEE OF THE FECHIMM</p>		
<p>SUPPORT GROUPS Technical resource groups (GRT) and housing committees (CI)</p>		
<p>COOPERATIVES AND THEIR RESIDENTS</p>		

CONCLUSION

This needs assessment report reveals the systemic barriers that impede women from fully participating in housing cooperatives. The work we did to collect both quantitative and qualitative data confirms that there has never been a concerted effort to address the question of women's participation and the issues that specifically affect them, despite the numerous challenges women face. We must now work together to develop tools and strategies to achieve egalitarian and inclusive participation in housing cooperatives. The needs assessment report will serve as a framework for the project's coordinating committee during the next phases. Here are some of the short- and medium-term actions we will be undertaking:

- Presentation of the recommendations to concerned stakeholders
- Development of tools, specifically, training sessions for project leaders and their broader networks to enable them to account for women's realities in their interventions with cooperatives
- Mobilization of female residents, based on the results of this report, to collectively define the goals, priorities, and means that cooperatives should adopt

Gender-based intersectional analysis (GBA+) will be used to guide all future actions. This innovative tool for promoting equality will enable us to enhance the knowledge and endeavours of female and male residents and the interventions of groups that support cooperative housing initiatives.

**“We must now work together
to develop tools and strategies
to achieve egalitarian and inclusive participation
in housing cooperatives.”**

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APPENDIX

OUTLINE FOR FOCUS GROUPS

Focus Group: Co-op residents

Short presentation of the project
Participants sign the consent form
Complete the sociodemographic questionnaire

1. Tell us about what attracts you to cooperative living.
2. Are you in a co-op committee? What are your tasks? Why did you join?
3. In your opinion, what barriers hinder your participation in the board or a committee? Have you observed specific obstacles?

Related question: Are the obstacles the same for women as for men?

4. Based on your experience, what could be done to encourage more women to join the board or a committee? Do you have any suggestions?

Related question: What would encourage men to participate?

5. Have you implemented practices to eliminate or get around the obstacles and encourage your participation?
6. Has your co-op developed ties with other neighbourhood groups?
What kind of ties?
Who is usually responsible for this in your co-op?
7. Do you have anything else to add?

Focus Group: Start-up group

Short presentation of the project
Participants sign the consent form
Complete the sociodemographic questionnaire

1. Tell us about what attracts you to cooperative living.
What led you to decide to join a start-up group? What is your definition of a cooperative?
2. Tell us about your experience with this process up until today.
Are you getting support from a specialized organization such as a GRT or another group?
3. What have you learned? (knowledge, learnings)
4. Have you experienced any obstacles or problems with the process up until now (as a woman, or group)?
5. Do you have any suggestions on how to improve the start-up groups (process, content, training, support)?
6. Do you think you will become involved with the board or a committee of your future cooperative?
7. Do you have anything else to add?

Focus Group: FECHIMM Staff

Short presentation of the project
Participants sign the consent form
Complete the sociodemographic data questionnaire

- 1. Tell us about your work with cooperatives. What are your focus areas?**
- 2. In your work, do you see any differences in how women and men participate in cooperatives? Describe how these differences are manifested.**
- 3. Do you see any differences between women and men in terms of decision-making? In conflict situations?**
- 4. In your opinion, what are the obstacles to participation in cooperatives?**

Related question: Are the obstacles the same for women as for men?
- 5. Have you observed any incidents of violence and/or harassment?
If so, what roles did women and men play? What mechanisms were employed to resolve these situations?**
- 6. Based on your experience, what could be done to facilitate women's participation?**
- 7. Do you know of any cooperatives that have developed effective practices to facilitate women's participation?**
- 8. Do you have anything else to add?**

**Focus Group: Practitioners in housing committees,
technical resource groups
and women's centres**

Round of introductions (name and group)
Role with regard to cooperatives or residents

1. In your opinion, what are the obstacles to participation in cooperatives?
Are they different for women and men? Why?
2. How do you see your role regarding women's full participation in co-ops.
As an association? Group? As individual workers?
3. In your opinion, what solutions or good practices would support women's
participation? Who should support these practices?



LES COOPÉRATIVES D'HABITATION :
présence des femmes,
pouvoir des femmes

