

COMMUNITY CREATION IN A SENIORS' HOUSING CO-OPERATIVE

**"YOU NEVER GET LONELY HERE": COMMUNITY CREATION
IN
A SENIORS' HOUSING CO-OPERATIVE**

**By
CHRISTINE ROBIN HUGHES, B.A. (HONOURS)**

**A Thesis
Submitted to the School of Graduate Studies
in Partial Fulfilment of the Requirements
for the Degree
Master of Arts
McMaster University**

MASTER OF ARTS (1992)
(Anthropology)

McMASTER UNIVERSITY
Hamilton, Ontario

TITLE: "You never get lonely here": Community Creation in
a Seniors' Housing Co-operative

AUTHOR: Christine Robin Hughes, B.A. (Honours)
(University of Waterloo)

SUPERVISOR: Dr. Matthew O. Cooper

NUMBER OF PAGES: viii, 205

ABSTRACT

As improved medical technology lengthens the time that old people are able to remain at home, the need for appropriate housing becomes more important. Housing designed for independent senior citizens should be more than a place to live. Housing options should provide residents with opportunities for friendships and a sense of community. This thesis applies an anthropological interpretation to the process of community building among the members in a senior citizens' housing co-operative located in Toronto, Ontario.

Research was based upon participant observation, structured interviews with key informants, and written sources. In addition to identifying factors which promoted or obstructed a sense of community in this particular co-op, comparisons are made to other age-segregated housing options, as described in the literature.

Co-op housing is affordable and the opportunities for self-management and participation in decision-making are qualities which lend themselves to the lifestyle of older, retired individuals, with the necessary time and experience. This thesis shows that older people living in co-ops develop informal, reciprocal networks to assist each other to cope with declining physical abilities. These findings also suggest that this phenomenon is likely facilitated by the close friendships formed by living in a co-operative community. A problem

exists, however, when the co-op is composed solely of older members who will become increasingly less able to participate in the day-to-day operation of the co-op. This thesis explores the ways in which one senior citizens' co-op has struggled to address this issue.

This research indicates that co-operative housing provides many benefits to senior citizens and that there should be more co-op units allocated to them. Co-ops offer opportunities for older people to exercise their independence and autonomy. They also encourage interdependence and mutual self-help. The study of old people in their home environments is a rich subject for further anthropological fieldwork.

ACKNOWLEDGEMENTS

The research that I conducted for this thesis was my introduction to anthropological fieldwork. I quickly learned how dependent anthropologists are upon the generosity of other people.

My greatest debt is owed to the members of Renaissance Housing Co-operative, who graciously welcomed me into their homes and patiently answered my many questions with kindness and unstinting hospitality. In addition to providing me with insights into the process of community building in their Co-op, they shared with me many personal anecdotes and offered me valuable suggestions based upon the wisdom of their years. I would welcome the opportunity of thanking these people by name, however, to protect their privacy, I refer to my informants, and to the Co-op itself, by pseudonyms, and recognizable details which might identify individuals have been altered.

Many of the Renaissance Co-op members expressed their wish for the creation of more senior citizens' housing co-ops in Ontario. They hoped that by recounting their positive experiences and reflections of co-op living to me, other people might one day benefit from an increased availability of housing co-ops for senior citizens. I hope that they will consider my interpretation of their experiences as furthering this goal.

The Renaissance staff members were also generous with their time and assistance and I express my thanks to them.

I also wish to acknowledge the support provided by the members of my thesis committee. This thesis was written after I left McMaster University to accept full-time employment in Toronto. As a consequence, I did not consult with my committee members as much as I should have or would have liked. I am grateful to my entire committee for the patience and trust which they demonstrated in permitting me to bring this research project to fruition on a time schedule which far exceeded anyone's expectations, including my own.

Drs. Richard Preston and Margaret Rodman provided me with thoughtful and constructive criticism. In particular, Margaret Rodman offered insightful comments for the improvement of an earlier draft of this thesis. Dr. Matthew Cooper, my thesis supervisor, introduced me to the interesting research topics posed by a housing co-op designed for senior citizens and capably chaired my committee with a style that offered me much individual freedom and flexibility.

Thanks are also due to the staff from several co-op housing resource groups, senior citizens' advocacy organizations, the Ministry of Housing, and to the coordinators/office managers, who gave their time to permit interviews, as well as furnishing me with written material on co-op living and senior citizens' housing options. I would especially like to thank Kit Chapman, Jackie Cronin, Dan Fast, George Hough, Jean Melbye, Janice Pinn, Nagula Rajah, John Schafer, Walter Visee and Eva Winick for their valuable contributions.

As well, I wish to recognize the assistance provided by the staff of the Crane Library, the Ministry of Housing Library, the Gerontology Information Centre and the Centre for Urban Studies, both located at the University of Toronto. I particularly appreciated the efforts made by the librarians at the Mills Memorial Library, McMaster University, who kindly arranged for the inter-library loan of many of the materials I used in my research.

Financial assistance for the research and writing of this thesis was provided by a Canada Mortgage and Housing Corporation (CMHC) University Scholarship for Graduate Studies (1987-1988).

Finally, I would like to extend my gratitude to my family, who eventually stopped asking how my thesis was progressing (sometimes silence speaks louder than words) and to my colleagues at the Ontario Native Affairs Secretariat and to those friends who never forgot to ask. The support provided by both my family and friends provided me with an incentive to persevere.

Naturally, I alone bear full responsibility for the content and interpretation of events contained in this thesis.

When You Are Old

When you are old and grey and full of sleep,
And nodding by the fire, take down this book,
And slowly read, and dream of the soft look
Your eyes had once, and of their shadows deep;

How many loved your moments of glad grace,
And loved your beauty with love false or true,
But one man loved the pilgrim soul in you,
And loved the sorrows of your changing face;

And bending down beside the glowing bars,
Murmur, a little sadly, how Love fled
And paced upon the mountains overhead
And hid his face amid a crowd of stars.

-William Butler Yeats (1865-1939)

To the women and men who made "Renaissance Housing
Co-operative" the spirited place that it was during the summers of
1987 and 1988--thank you.

C.R.H.

TABLE OF CONTENTS

	<u>Page</u>
Descriptive Note	ii
Abstract	iii
Acknowledgements	v
Chapter One: Introduction	1
Chapter Two: Creating Communities for the Aging Population	20
Chapter Three: The Research Setting: Renaissance Housing Co-op	61
Chapter Four: Community Creation at Renaissance Housing Co-op	99
Chapter Five: Conclusions	173
Afterword	188
References Cited	193

CHAPTER ONE

INTRODUCTION

People do not grow old in some environmental or situational vacuum, but grow old somewhere and in some place. This residential context encompasses a host of human-made, social, and natural features that make the adaptation to old age either easier or more difficult (Golant 1985:23-24).

Current statistics and future projections indicate that the responsibility of providing housing to the older members in Canadian society will become more onerous over time. For example, while in 1981, ten percent of the population in Ontario was over age sixty-five, this figure is expected to reach fifteen percent in 2001 and twenty-six percent by the year 2031 (Ontario Ministry of Housing 1987:1). This thesis is an examination of the place where a group of approximately 130 people have chosen to grow old.

Renaissance Housing Co-operative¹ operated in a manner similar to other housing co-ops. Housing co-ops provide an alternative form of tenure to both rental accommodation and home ownership. A non-profit, continuing housing co-op is a legal corporation which exists to provide its members with affordable and secure shelter. Unlike tenants in a rental housing unit who pay

¹The name of this housing co-op is a pseudonym, as are all the names of individuals described as living in the Co-op. To protect the privacy of my informants, certain identifiable personal details have been changed to prevent recognition.

rent to a landlord, the members of a housing co-op pay a monthly housing charge which is set to cover the mortgage payment, taxes, and general operating expenses. Housing charges are only raised to reflect increasing costs, and not according to the annual desire of a landlord to increase his or her profit. Since members in a co-operative do not own their units, they cannot make a profit from them upon their departure. The co-op is responsible for finding new members to fill vacated units. Although there is no landlord in a housing co-op, the members elect a board of directors from among themselves to manage the financial affairs and general business of the co-op (Co-operative Housing Foundation of Canada Communiqué, May 1988; Selby and Wilson 1988:14).

According to the principles of cooperative management, membership in a housing co-op entails a certain amount of obligation. Members may be involved from the initial stages of designing the building to the development of the policies and by-laws which govern the co-op's operation. In addition, to ensure their continued functioning, co-ops also depend on various volunteer committees, such as membership selection, maintenance, finance, newsletter, gardening, and social. Some co-ops choose to hire a paid office manager (usually referred to as a co-ordinator) and often additional staff to deal with the daily administrative tasks and property maintenance. Most co-ops emphasize the importance of their members' participation in the co-op through serving on the committees, by attending the general meetings to vote on important issues, or by standing for election to the board of directors.

Co-op living offers its members many advantages. First, co-ops by their very nature of operating on a non-profit basis provide an affordable

alternative to the high cost of rental units and home ownership. Secondly, co-op housing is a secure form of tenure and co-op members are not threatened by the possibility of their building being sold or converted into a condominium. The primary obligations of a co-op member are to observe the co-op's by-laws and to pay the monthly housing charge on time. Fulfilment of these commitments should ensure continued occupancy for the member. Thirdly, by giving members a vote on important issues, co-ops provide their members with democratic decision-making powers and imbue them with a sense of controlling their own destinies. Co-ops do not have to take any one physical form. There are, for example, co-op apartment buildings of various sizes, co-op townhouses, and rehabilitated single-family detached co-op houses.

All of the reasons cited above affirm the value of co-operative housing, however, the most widely proclaimed advantage of this form of tenure is its potential for promoting and building strong community ties within the residential community. The study of communities is often considered to belong to the fields of anthropology and/or sociology. Many social scientists have struggled to define "community" and this topic will be pursued at greater length in chapter four. For now, however, it will suffice to mention the commonly accepted three-fold elements of "community" which have been identified by scholars as "space, place and sentiment" (Levi 1986:3); as "locale, common ties and social interaction" (Bernard 1973:3); and as "territory, we-feeling, and social organization" (Keith 1982:5).

Housing co-ops, with their built in expectations of participation, cooperation, voluntary membership, self-management, and democratic control, are

thought to promote a sense of community among their members. The experience of living in a co-op differs greatly from that of renting an apartment in a high-rise building, where little formalized opportunities exist to cultivate friendships with people in neighbouring apartments. An exception may be "seniors-only" buildings, in which special activities or clubs may exist to draw occupants together in a social context. Membership in a co-op, on the other hand, definitely provides a foundation upon which to build friendships: shared goals in the management of the co-op and involvement in co-op activities. Co-ops often boast of their high degree of membership participation, which is interpreted as evidence of the existence of a thriving community. Joan Selby and Alexandra Wilson (1988:1-2) have attributed the success of co-ops in developing communities to two factors. The first is that co-ops attend to the social goals of their members, as well as to their economic needs. Secondly, Selby and Wilson argued that co-ops are a "community-based response to problems." They theorized that co-ops develop among people with a specific need and that co-ops are run by the very people whose problems provided the impetus for the co-op's formation. In the case of most co-ops, however, the developers and resident members are not often the same people.

In addition to being an affordable form of housing, co-ops have distinguished themselves by providing housing to a variety of special needs groups. Depending upon the client group, it is often necessary to include unique design features or support services. Teenaged parents and single mothers,

ex-psychiatric patients, mentally or physically disabled persons, senior citizens,² refugees and immigrants, women, and Aboriginal people have all been served by the development of co-op housing catering to their specific needs and interests. In some cases, entire co-ops have been built with a particular client group in mind, while in others, some of the units in existing co-ops have been adapted to meet the individual requirements of the special needs members.³

Renaissance Housing Co-operative (hereafter referred to as "Renaissance") is one example of a co-op which was built with a certain membership in mind--senior citizens. Membership requirements at Renaissance dictated that at least one member occupying each unit had to be a minimum of fifty years of age.⁴ In reality, however, most members were at least ten years older than the prescribed lower limit. The building's design took into account the

²The gerontological literature and the mainstream media present conflicting views on the terminology used to denote those individuals in society who are aged sixty-five or older. Although the term "senior citizen" is primarily used, some objections have been raised to its usage, particularly by people in that age group. The "elderly" is another term which has fallen into disfavour because of its connotations of frailty. In consideration of these differing positions, I will be using the terms "senior citizens" and "older people" interchangeably throughout this thesis.

³Co-op housing sponsors have been able to identify specific client groups as their target population by using a "special programs" clause in the Ontario Human Rights Code which permits the establishment of programs which accommodate the needs of excluded groups, where the provision of such programs will not involve undue hardship for others.

⁴The original minimum age for entrance into the Co-op was set at fifty-five years, however, this was soon lowered to fifty years because of poor success in filling the building when it first opened. Renaissance Co-op opened just before the rising rental prices and housing shortage peaked in Metropolitan Toronto. The new board of directors, elected just before I left the Co-op, had expressed some interest in restoring the minimum age for entrance to fifty-five years.

special needs of an older membership (this will be discussed in greater detail in chapter three), as well as incorporating units which were wheelchair accessible.

I was frequently asked what interest a student of anthropology would have in studying a senior citizens' housing co-op.⁵ Some members of the Co-op were not entirely sure what anthropology was and my attempts at explaining it to them did not always seem to clarify my desire to study their co-op lifestyle. Other members, who were aware of what anthropology was, often failed to see the relationship between their lives in an urban co-op apartment building in Canada and their perceptions of what constituted anthropological fieldwork. Their understanding of anthropology was largely coloured by recollections of the fieldwork conducted in far away, exotic places by Margaret Mead, the anthropologist most well-known to Co-op members.

The rapid disappearance of traditional, small-scale, non-industrial societies has accounted for the subsequent interest in applied, urban anthropology. Orvar Löfgren (1989:366-367) has written that anthropologists all

⁵It is significant to mention that Renaissance was considered to be a senior citizens' housing co-op by both its own members and by professionals working in the co-op field, despite the fact that the standard age recognized as demarcating entrance into the senior citizen age group is sixty-five, (this is the age when Canadians are eligible to receive their Old Age Security Pension cheques from the federal government), while a person only had to be fifty years old to be accepted as a member in Renaissance. Several other housing co-ops in Toronto were recognized as "senior citizens' co-ops" even though their membership requirements were also set below age sixty-five. Provincial housing programs in Ontario recognize sixty years as the qualifying age limit for subsidized seniors' housing, based on the "special programs" clause in the Ontario Human Rights Code for programs providing relief from hardship or economic disadvantage of specific groups. I will refer to Renaissance as a senior citizens' housing co-op in accordance with the stated perceptions of its own membership, even though there were some people living there who would not qualify as senior citizens under more conventional definitions.

over the world began to "return home" in the 1980s. However, according to Löfgren, "the study of one's own culture and society is still often seen as second best: an alternative chosen because political, economic or ideological factors mean that fieldwork in more distant and exotic fields is no longer possible." In this case, however, the basic driving force behind my study of an urban housing co-op for senior citizens was a more pragmatic one. The following passage, written by David Hoglund (1985:144), expressed to me the relevance of anthropological research into age-homogeneous settings for society's older members:

The bricks and mortar meet our temporal need for shelter, but it is the intangible qualities of housing that give life meaning, purpose, and joy. Variety and imagination have been lost to standard-practice housing. We must learn to create environments that restore an individual's dignity and encourage frivolity, spontaneity, and creative pursuits. Our energies must focus on the rhythms and patterns of life, restoring old age to a period of fulfillment, advantage, enchantment, and unparalleled freedom.

I hoped that by conducting qualitative research at what appeared to be a successful and thriving co-operative housing community for older people, some insights might be discovered that could advance the future planning into ways of satisfying seniors' housing needs.

Using the traditional anthropological methods of participant observation and open-ended interviews, I spent two field seasons (June-August 1987 and April-July 1988) visiting at Renaissance, attending some of the social functions, observing daily routines and conducting interviews with many of the Co-op's members. I also spent time familiarizing myself with the neighbourhood in which Renaissance was situated, trying to gain an appreciation for what I

would do if I were a seventy-three year old woman living in Renaissance. There were many older people who inhabited the general location of the Co-op and I unobtrusively tried to observe their actions, often following behind them to see how fast they were able to walk, how often they had to stop and rest, and how many parcels they were able to carry with them at one time. As well, I frequently met members from Renaissance on the streets and outside stores near their building and in their conversations with me, they revealed their preferred shopping locations and modes of transportation.

In addition to my discussions with the Co-op's members, the co-ordinator and building superintendent also informally shared with me some of their insights into life at Renaissance. I also interviewed the co-ordinators from three other senior citizens' co-ops, and as well, I visited the sites of these co-ops. There were three co-ops in Toronto which were recognized as "senior citizens' co-ops" at the time I was doing my research. One other co-op had reserved two-thirds of its units for seniors and was often included in the category of seniors' co-ops. Another co-op had allocated twenty percent of its total units for seniors.⁶ Interviews were also conducted with staff members from two co-op housing resource groups. Resource staff are paid consultants who provide the necessary technical expertise to assist individuals or organizations interested in developing co-ops.

⁶Co-ordinators from all of these co-ops were contacted regarding the possibility of participating in a brief, one-time interview with me. I wanted to be able to compare the situation at Renaissance with other co-ops established for a similar clientele. Permission was denied in one case due to the co-ordinator's busy schedule and the frequency with which similar research requests were received at this co-op.

My review of the literature explored several broad areas. I examined the major social gerontological theories of aging (disengagement, activity and continuity), as well as accounts of various housing options for older people written by gerontologists and sociologists. Interest by anthropologists in aging has developed slowly, however, the available ethnographic case studies of age-homogeneous settings for seniors, conducted in single room occupancy hotels (SROs), retirement hotels, trailer parks, retirement communities in geographic locations as diverse as France and Arizona, apartment buildings, and housing co-ops, were examined. Works written specifically on non-profit and co-op housing options were also reviewed. General works, largely government and service agency publications, were consulted in order to obtain a broad overview of the demographic characteristics of Ontario's (and Canada's) aging population, social services available to senior citizens, including health care, transportation, home support, income supplement programs, and community activities. As well, newspapers and magazines were monitored during the period of June 1987 to June 1991 for any relevant articles contained therein.

A weakness which may be attributed to this thesis is the length of time which elapsed between when I conducted my fieldwork at the Co-op (1987-1988) and when I finally completed the analysis of the data and the written summary of the results (1991). This delay was my own responsibility. The validity of the data, which might now be considered dated, may be questioned by some critics.

In my own defense, I would argue that the housing needs of Ontario's senior citizens are as acute now, if not more so, than they were at the time when I began my research. Senior citizens' housing co-ops were uncommon in 1987

and they are still. The problems faced by an aging population at Renaissance and the effects that this aging process had on the day-to-day operation of the Co-op are factors which any senior citizens' housing co-op will have to address. The results of my research at Renaissance Co-op still bear relevance for policy makers and housing planners. There is a dearth of literature on housing for senior citizens, particularly co-operative and age-segregated housing options in Canada, and any contribution that can be made to that body of literature should be encouraged.

A second limitation to this research is the fact that most of my interviews with Co-op members and participant observation of Co-op activities took place during the summer months. Unfortunately, a number of the regular activities at Renaissance, such as committee meetings, were cancelled for the duration of the summer. I was, however, able to attend one social committee meeting, as well as one of the monthly barbecues, which was a special social event that took place only in the summer. Since I was unable to observe certain key Co-op activities, I endeavoured to question my informants closely about those particular aspects of Co-op living. As well, I read back issues of the Renaissance newsletter and minutes from committee meetings, which provided a flavour of the weekly social activities, special outings and committee work that I was unable to observe first-hand.

In addition to being restricted by the number and scope of Co-op events that I was able to observe in the summer, my range of potential informants was also narrowed. During the summer, many Co-op members travelled to visit family and friends, while others had the luxury of having cottages where they

spent their summers. I wanted to interview a representative sample of the Co-op membership, but this was not possible given the times when I was able to conduct interviews. I did, however, make an effort to ensure that some of the Co-op members who were still employed in the work force were included among my interviews. In most cases, this meant interviewing people in the evenings.

I believe that there is great value in conducting ethnographic research into the social patterns present in the residential settings of older people. Marea Teski studied the lifestyles of old-aged people living in a retirement hotel in Chicago. In advocating the benefits of further research into the lives of old people, she made the following observation:

In this culture [contemporary American society] the elderly are a group as distinct as any ethnic or minority group, although they should not be considered as one. They are an age category discriminated against by many of the values of the culture at large. They possess despised characteristics, such as diminished vitality, non-working status, negligible consumer group status, and especially "oldness." They have consistently been considered as a social problem, not studied as a group whose position and role in society reflect society's values (Teski 1979:175).

A housing co-op for senior citizens, as does any other residential setting for older people, draws together people from diverse backgrounds, who have already spent their lives in other residential communities. Determining the reasons behind why people choose to re-locate to an old age-homogeneous setting, seeking the social interaction and shared realities which are created there, and identifying factors which contribute to or deter from an improved quality of life for the residents who live there, makes these ethnographic studies valuable.

Such a study which focuses on the issues of participation in community events, the acquisition of social status and power, socialization of new members into the community, relationships and friendships within and outside of the borders of the residential setting, factionalism, resolution of conflict and the development of community norms, is a traditional anthropological community study. The unusual aspect, however, is the fact that a whole segment of the population at large (those under the arbitrary age defining "old people") is absent. It is misleading to suggest that Renaissance, or any other co-op, is a community in its own right. In fact, co-ops are strictly residential communities, and especially in the case of urban co-ops, their members have ties to the larger urban setting in which the co-op is located through work, school, family and friends. Co-op communities are, therefore, "partial" communities at best.

Demographic studies indicate that Canada will soon be faced with a growing population of old people. Improvements in medical technology suggest that in the future, many senior citizens will be healthy enough to live longer in their own homes. The provision of appropriate housing for independent senior citizens is, therefore, a social issue which must be examined and planned for now. Statistics show, for example, that in forty years, one-quarter of all housing in Toronto will be needed for senior citizens (Anonymous 1988a:53).

Statistical reports documenting the demographics of the aging population and manuals for architects and environmental planners on designing facilities for the seniors' population are both plentiful. Detailed studies of old people in retirement communities and within the general age-integrated community, however, are needed. According to Teski (1979:168-168):

What is lacking is long-term studies of old people acting in society, solving their economic and health problems and expressing their reactions to the process of aging. . . .What has not been thoroughly studied is the ways in which old people live together in society.

This thesis hopes to make a contribution towards filling that void.

My research into what it was like to live at Renaissance Co-op clearly shows that life in a residential setting for older people can be rewarding, useful, and exciting. Living in a housing co-op provides the opportunity for people to create a sense of community through the high degree of participation expected from co-op members and by the establishment of an environment where the social values of caring for others and sharing ideas, talents, and time are encouraged.

The unique feature about Renaissance was the fact that it was a co-op. The main difference which distinguishes this form of housing tenure from others is its form of social organization. Those characteristics which made Renaissance a co-op included the powers of decision-making and self-management. Co-operative living, by its very nature, is an ideological commitment to community building. Certain community problems, such as the integration of new members, factionalism, and burn-out from over participation, can also arise in this type of organizational structure. Several of these issues are highlighted in this anthropological study.

This thesis examines participation rates in Co-op-sponsored activities and attempts to assess how these rates are affected by the aging of Co-op members. It also speculates on the future success of co-ops composed solely of older populations. The aging of the Co-op's members and their progressive

decline in physical abilities is a crucial concern in a housing co-op because of the heavy emphasis placed on the participation of co-op members.

Concerning the issue of participation, I concluded that Renaissance faced the same problem as most other co-ops did--the failure of all members to comply with their obligations to participate in the co-op's operations. Many co-ops find that only a few members are truly committed to the co-operative ideals and participate wholeheartedly. The majority of co-op members contribute the minimum amount of work required and a small group do not participate at all. This scenario seemed to apply to what I observed at Renaissance, although there may have been a slightly higher proportion of very active participants since most members were retired and at home during the day, therefore, having more available time to devote to the Co-op.

As in other co-ops, there was also considerable debate among Renaissance members concerning the merits of mandatory participation. While all members were required to contribute a minimum of four hours per month, not everyone complied. Some vocal residents thought that penalties, such as increased housing charges, should be invoked on those members failing to meet their obligations. Sickness was considered a valid reason to excuse members from their participation duties. Generally, participation was defined as committee work and service on the board of directors. Other acceptable tasks included such things as helping out the co-ordinator in the office and providing the superintendent with relief on occasional weekends.

What some other members argued for was a broader definition of participation that would include a range of activities that members were already

doing which contributed to and improved the overall atmosphere of the Co-op. A number of members were involved in assisting others who were disabled or were convalescing from an illness. Members were constantly visiting each other at home or in the hospital, and providing assistance with shopping, cooking, banking, window washing, gardening, and other needs. Ironically, this informal assistance, which did not seem to be recognized as a legitimate form of participation, was in large measure responsible for allowing many members to remain in the Co-op. If this informal provision of assistance was recognized as participation, the members' participation records would also improve.

The second major focus of this thesis is the role that Co-op members played in providing assistance to other members who were experiencing the loss of their physical abilities due to the aging process, and whether living in a co-op promoted greater altruism towards fellow residents than would be found among residents living in an apartment or non-cooperative setting. By establishing minimum age limits for the Co-op's membership, problems will likely arise as members' health declines and they are no longer able to be as involved in the Co-op's activities as they once were. This issue was a concern identified by the Renaissance members as an area requiring research. As well, the secure and affordable nature of housing co-ops is such that members tend to stay and endure minor inconveniences which might otherwise have prompted them to move from a profit rental dwelling. Therefore, the resident population was one which aged in place, further exacerbating the problem of ensuring the Co-op's continued operation.

What I saw in the course of my fieldwork, was that the friendships that had formed naturally, later led to the creation of informal help networks for those individuals who became less able to manage on their own. Nobody wanted to leave the Co-op due to reasons of poor health because the next move would inevitably be to a nursing home or other residential care facility. The members, therefore, developed a reciprocal system to provide assistance among themselves as needed. In the absence of special built-in safety features and medical aid, the members provided help to each other whenever they could, hoping that they would receive similar assistance if the need ever arose. The development of this mutual help mechanism between older people living in an age-segregated co-op is compared to similar cases in other residences for old people as reported in the literature.

Conducting anthropological fieldwork in my own society among older people possessing a diverse range of backgrounds, was personally rewarding. The collective lifetime experiences of the members of Renaissance Co-op were like a patchwork quilt; a quick glance conveyed the image of many different shapes and colours joined to form one beautiful cloth. A closer look, however, revealed the many small stitches and intricate patterns of the fabrics, carefully pieced together. When people recounted treasured memories from their past to me, I was able to obtain a glimpse into many lives and places that I would never otherwise have seen. Just as crafting a beautiful quilt requires patience, imagination and hard work, so too does living, and my informants' lives exemplified these qualities.

For a long time, anthropologists have recognized the value of interviewing older people in the traditional, small-scale societies in which they

have conducted fieldwork. Viewed as keepers of the past, elders have been respected and used by anthropologists as key informants to explain the traditions of the people they were investigating. Ethnographies describing the everyday lives of older people in industrial societies, once a scarce commodity, are slowly growing in number. Notable examples include the works of Sheila Johnson (1971), Arlie Russell Hochschild (1973), Jerry Jacobs (1974, 1975), Jaber Gubrium (1975), Joyce Stephens (1976), Barbara Myerhoff (1978), Marea Teski (1979), Gaylene Becker (1980), Kevin Eckert (1980), Jennie Keith (1982), Janice Smithers (1985) and Maria Vesperi (1985).

Anthropological fieldwork among people of one's own society can be difficult. Maria Vesperi (1985:21) succinctly summarized this task from her own fieldwork among low-income older people faced with the problems of a revitalized downtown St. Petersburg, Florida. She wrote that "there is no return home for anthropologists who study their own aged, no resumption of the comforting distances that help us rationalize our place in informants' lives." The fact that there is no "return home" should in itself validate the process of studying old people in one's own society. Barbara Myerhoff (1978:19) recognized the importance of this fact in her fieldwork among the Jewish elders of the Aliyah Senior Citizens' Center in California:

... I would be a little old Jewish lady one day; thus, it was essential for me to learn what that condition was like, in all its particulars. As a society, we are increasingly cut off from the elderly. We do not have them in the midst of our daily lives, and consequently have no regular access to models of successful old age. How can we then do anything but dread the coming of age? I consider myself very

fortunate in having had, through this work, an opportunity to anticipate, rehearse, and contemplate my own future.⁷

The existing housing situation for senior citizens and the anticipated increased number of older people in the future, presents an urgent need for anthropological research into various housing options for this sector of the population. Anthropologists should try to determine how individuals are attempting to provide themselves with a more satisfactory lifestyle. What roles do the factors of location, affordability, health, group composition (age-integrated or age-segregated) and organizational structure play in determining where healthy senior citizens choose to live?

The results of this thesis research indicate that more senior citizens' co-ops should be built and more units should be allocated to old people within non-age-specific co-ops. For senior citizens who value independence and autonomy, the co-op is an ideal form of housing tenure because it allows them to attain and retain these aspirations yet at the same time, it encourages interdependence and mutual self-help. The opportunities for participation in co-op activities can offer challenging and creative outlets for older people to utilize their time and many talents. The increased occasions for social contact in a co-op can be particularly beneficial for retired persons who no longer have daily contact with business colleagues. As I was told time and again by the

⁷Ironically, Barbara Myerhoff never lived to become "a little old Jewish lady". She died of cancer on January 6, 1985, at the age of forty-nine. She was perhaps best known for her 1977 Academy Award winning television documentary, Number Our Days, based upon her five years of anthropological fieldwork among aging Jews in Venice, California. In 1978, she published her findings in book form under the same title.

members of Renaissance Co-op, "you need never get lonely living in a co-op: there is always someone around to talk to and always something to do." The bonds forged between co-op members can be almost as close as the blood ties between family. In a co-op, people take an interest in each other's welfare, and for older people with concerns of deteriorating health, this knowledge can be very comforting. Living in a co-op is not completely idyllic, as this thesis attests, however, it does provide one attractive alternative which holds the potential to become a way of living, rather than just a place to live.

CHAPTER TWO

CREATING COMMUNITIES FOR THE AGING POPULATION

The home provides a private turf that has definable edges; an important territorial distinction that reinforces our control over objects and events. Control over our environment symbolizes a self-determined life-style and preserves the qualities of independence and privacy. With changing physical competence, the environment will exert more and more control over the individual. For elderly people, a place of their own can become the only constant, reliable ingredient in their lives (Hoglund 1985:15).

Demographers have predicted a changed age composition in the future Canadian population, with a significant increase in the proportion of senior citizens (persons aged sixty-five and older). The aging of the "baby boom generation" will mean that by the year 2031, one-quarter of the Canadian population will be over age sixty-five. By comparison, in 1931, senior citizens only constituted five percent of the Canadian population. The proportion of the population over age eighty-five is increasing at four times the rate of the general population (Crocker 1988:53). These projected increases in the population of senior citizens bear significant implications for the work now being undertaken by health care providers and housing planners.

Older homeowners and tenants prefer to remain in their own homes or apartments for as long as possible because of their familiarity with the neighbourhood and sentimental attachment. Unfortunately, declining health and

decreasing ability to manage all of the responsibilities associated with home ownership often necessitate a change in environment. A 1982 study of a *representative sample of senior citizens from rural and urban centres in Canada*, showed that as people aged, their ability to live independently was directly related to their access to services and environmental supports (Newcomer and Weeden 1986:3). Unlike in 1900, when sixty percent of Canada's senior citizens lived with their children, today, only fifteen percent of all senior citizens have exercised this option (Crocker 1988:53). Older Canadians consistently show that they prefer their privacy and choose to live alone, when they are financially able to support this decision. Determining what housing alternatives will be available to seniors, as well as what services will be provided to enable them to stay in their own homes and communities for as long as possible, has become a major policy thrust for all levels of government, as well as for various non-profit and charitable organizations.

For part of my thesis research, I reviewed the current status of senior citizens' housing. As I prepared to undertake an ethnographic investigation of one particular housing co-op designed for an aging population, I wanted to know what other options were available and how these options might compare to co-operative housing. Although government planners are examining ways to house senior citizens in Canada by drawing upon successful international prototypes, I have confined my review of the literature primarily to North American examples, and more specifically to Ontario. However, since many of

the models being adopted in Ontario originated outside of Canada, the international situation will not be completely ignored.⁸

After providing the reader with an overview of various housing options currently in use or being considered for use by senior citizens in Ontario, I will focus more specifically on housing co-ops and how they can help address the needs of senior citizens. Finally, in this chapter I will review the anthropological literature that investigates age-homogeneous communities for older people. The field of "geroanthropology" (Nydegger 1983:451) is a young, but growing one. Fortunately, much of the anthropological fieldwork conducted in this area has been undertaken in different community settings, including urban hotels (Stephens, 1976; Teski, 1979; Eckert, 1980), retirement villages (Johnson, 1971; Jacobs 1974, 1975; Levine, 1981), senior citizens' centres (Fontana, 1977; Myerhoff, 1978), trailer parks (Angrosino, 1976; Fry, 1977, 1979), institutions (Gubrium, 1975; Hendel-Sebestyen, 1979; Fife, 1982), apartments (Hochschild, 1973; Keith, 1982), and housing co-operatives (Byrne, 1971; Walker, 1983).

The framework described in this chapter will provide the context in which I will set the results of my own anthropological research. Chapter three will provide a description of Renaissance Co-op, the location of my own

⁸The Ontario Ministry of Housing has, for example, implemented a Portable Living Units for Seniors (PLUS) demonstration project, in three municipalities: the regional municipalities of Ottawa-Carleton and Sudbury and the City of Waterloo. This approach to senior citizens' housing needs originated in Australia, where the units are referred to as "granny flats". In addition, the British system of "sheltered housing", administered under a protective "warden", is also finding advocates in Ontario. The Toronto Mayor's Committee on Aging (1985) and the Task Force on Housing and Health of the Elderly (1988) both recommended examining ways in which sheltered housing could be implemented in Ontario.

fieldwork. In chapter four, I will discuss the factors which seemed to have both fostered and impeded the process of community building at Renaissance. Specific issues which will be addressed include socialization into the Co-op, friendships, factionalism, conflict resolution, participation in Co-op activities, and problems posed by an aging membership.

HOUSING ONTARIO'S SENIOR CITIZENS

Policy planners working to address the housing needs of senior citizens have recognized that they are not dealing with a homogeneous group of people. Senior citizens require a range of housing options which allow them the flexibility to meet the expectations of their different lifestyles and changing physical conditions and abilities.

Victor Marshall, a noted researcher in the field of aging, has cautioned planners and policy analysts to recognize that all older people are not alike. According to Marshall (1981:36), a popular differentiation is made between the "young old" and the "old old", with seventy-five years being the arbitrary age separating the two categories. Health status and leisure orientation are the two factors which most likely change with increased age. Beyond the age of sixty-five, people often experience increased rates of chronic illness, including vision and hearing impairments, arthritis, hypertension and heart conditions, and more frequent and severe episodes of acute illness. Gender and social class also help

to differentiate the aged. Most older people are women, many of whom face the added difficulties of poverty and widowhood.⁹

The 1988 Metropolitan Toronto District Health Council's Report, Housing and the Health of the Elderly, examined the critical relationship between housing needs and the health of senior citizens in Ontario. The Report criticized the lack of housing alternatives available in Canada for semi-independent senior citizens, who would be capable of remaining in their communities, with the provision of appropriate housing and support services. Citing the problems of "affordability, accessibility, availability and appropriateness of housing options" which face senior citizens, the Report stated that there was an increasing number of old people living alone and at risk¹⁰ (Metropolitan Toronto District Health Council 1988:i). The Task Force recommended that more attention be devoted to semi-independent, supported housing options in an effort to decrease the rate

⁹Marshall (1981:40) pointed out that there is a distinct lack of information available concerning the lives of elderly women, even though older women significantly outnumber their male counterparts. He attributed this problem to the general lack of interest in women as subjects for social science research which existed until the rise of the "women's movement" in the late 1960s and early 1970s. Research has shown, however, that most poor, older Canadians who live alone are women, who have either never married, or more likely, are widowed. In Ontario, there are 140 females for every one hundred males in the over sixty-five age group. This gap increases with the eighty to ninety age group. By 2006, there will be almost 600,000 women aged sixty-five and older in Ontario. In 1986, of the 400,000 women in Ontario, who were at least sixty-five years of age, approximately one-half were widows (Pilon 1986:8).

¹⁰The Metro Toronto District Health Council (1988:10) identified several risks faced by older people living alone including: loneliness and its potentially debilitating effects; the inability to handle on their own any emergency which might arise; and premature institutionalization; due to the absence of a caregiver able to provide needed assistance.

of institutionalization of senior citizens and to increase the length of time that they are able to live independently in the community. According to the Report:

Housing is of key importance in maintaining a sense of security and independence for the individual. Service providers report that staying at home is most often the choice of the elderly and their families. They want to avoid for as long as possible admission to long term institutional care. Therefore it is the obligation of service and housing providers to work together with government and the private sector, collaboratively and creatively to provide the alternatives that allow seniors to choose where and how they want to live (*Ibid.*:ii, emphasis added).

For senior citizens, housing selection is influenced by the factors of affordability, their current state of health, accessibility to formal and informal support services, and the availability of preferred housing types in desired locations. Satya Brink (1985) has identified five housing-related needs of older people. These needs, which vary with gender and health status, influence what housing and support services are appropriate for a particular individual.

The first need discussed by Brink is for affordable shelter. Secondly, the locational requirements of the older person often indicate a preference to remain in the familiar neighbourhood in which he or she has lived throughout the more active middle years. Older people usually need to live near the services they use, such as shops, banks, libraries or places of worship, because they may not drive and may be adversely affected by mobility problems. Thirdly, the need for support services, such as transportation, homemakers, assistance with meal preparation and shopping, or continuous nursing care, will be directed by the person's level of ability. The fourth factor identified by Brink, the need for health care services, will have a significant impact upon the housing needs of

older people. For example, an older person with major physical impairments may need the level of care available only in an institution. Finally, the need for specially designed housing is also related to the type and degree of an individual's ability. These five factors, which are related to the housing needs of senior citizens, confirm the conclusion of the Task Force Report on Housing and the Health of the Elderly that health status and housing needs of old people are inextricably connected.

Approximately seven percent of all senior citizens in Ontario require institutional care (Corke 1985:np). Therefore, most senior citizens are still living in the community. Of the ninety-three percent of the seniors who live in the community, two-thirds own their own homes while the remaining one-third are tenants (*Ibid.*). A 1986 study conducted for the Ontario Ministry of Housing identified the extent to which senior citizen public housing tenants had difficulties with the activities of daily living and what kind of supports they used (Denton and Davis 1986). This study found that seventy percent of the tenants who responded to the survey had used at least one formal support service from a social service or health agency within the last year (*Ibid.*:83). According to the respondents, two-thirds of all assistance they received was provided by the informal sources of support, which includes family, friends and neighbours (*Ibid.*:145). The results of this study are likely indicative of the extent to which support services are used by senior citizens outside of the public housing tenant population.

The range of housing options utilized by senior citizens has been divided into three major housing groups by Brink (1985) according to the type of accommodation and the level of support services available. These three

categories are: 1) independent living; 2) supported (or semi-) independent living; and 3) dependent living. These three categories do not form a continuum through which all older people will necessarily progress, but are merely used for classification purposes.

Brink defined "independent living" options as housing for the unimpaired and slightly impaired, in which the person receives only minimal support services from family and friends. Housing options included under "independent living" encompass owned or rental units in which the older person has lived prior to age sixty-five, such as single-family homes, rental apartments or townhouses, condominiums, units in housing co-operatives, mobile homes and shared accommodation. Older individuals may also live independently in owned or rented self-contained units which are designated specifically for senior citizens. Typical housing options in this category would include cottages, apartments, townhouses, co-operative units, condominiums or units in a retirement community, which have been built especially for senior citizens.

"Supported independent living", the second broad category described by Brink, denotes units which permit older people with mild or moderate impairments to live independently through the provision of support services or an adapted building design. Three sub-categories have been identified by Brink as promoting supported independent living. The first, self-contained units with support services on site or delivered to the home, may include granny flats, satellite units to nursing homes, home sharing with service exchange, live-in housekeeper, and single-family homes, rental apartments or townhouses,

condominiums, co-operatives or mobile homes, with home care provided by family, housing project or community services.

The second sub-category is defined as units or rooms that are not self-contained, but have on-site services provided by family members or service providers. Housing arrangements in this category include the home of family or relatives, boarding houses, retirement hotels, retirement homes,¹¹ or elder hostels, homes for the aged,¹² group homes for the aged, and adult foster care.

The third sub-group is defined as sheltered or congregate housing, in which self-contained rental units, adapted to the needs of senior citizens, are grouped around communal facilities. Services are usually provided on-site.

The third major category of senior citizens' housing options is "dependent living". This option consists of units providing private or shared accommodation especially for older people, with a complete package of on-site services and appropriate levels of care available to older people with extreme levels of impairment. These units may be found in institutions for senior citizens,

¹¹A retirement home is a residential care facility which provides personal and limited health care to senior citizens. Retirement homes are privately owned and operated businesses, which are not licensed or regulated under government legislation. Retirement homes may provide some personal and nursing care, but residents are expected to be able to care for their own personal needs.

¹²Homes for the aged offer temporary or long-term accommodation, including meals, personal and medical care and social and recreational activities, to older people who cannot live independently in the community. In Ontario, the provincial Ministry of Community and Social Services provides homes for the aged with money to subsidize all or part of the cost for people who are unable to afford the rate being charged. Homes for the aged are operated by municipalities or by non-profit charitable organizations.

such as nursing homes,¹³ extended care nursing homes, chronic care hospitals and geriatric units in hospitals. This thesis is primarily concerned with the "independent living" and "supported independent living" housing options. Services provided to dependent old people in supported health care facilities are only discussed as a tangential issue.

An examination of recent policy direction taken by the government of Ontario, shows increasing favour for home support services, which would help to decrease the rate of institutionalization of old people by enabling them to remain longer in the community.¹⁴ Various provincial programs, administered by the Ministries of Community and Social Services and Health, help to fund community services such as Meals-on-Wheels, homemakers' services,¹⁵ visiting home nurses,

¹³A nursing home is a long-term care facility, licensed in Ontario by the provincial Ministry of Health, to provide personal and health care, primarily to senior citizens. Most nursing homes are privately owned and run for profit. Nursing homes provide personal and nursing care to those people who require a minimum of one and one-half hours of care per day.

¹⁴Canada's rate of senior citizens living in dependent institutions (6.6 percent) compares unfavourably with institutionalization rates in the Netherlands (4.5 percent) and Sweden (3.5 percent). Both of the latter countries began to direct their resources towards the development of "supported independent living" options when they first experienced increases in their populations of senior citizens. Home care delivery programs were also expanded to meet the needs of the growing population of senior citizens in the Netherlands and Sweden. Although the aging populations in these two countries have begun to stabilize, Canada may be able to benefit from their successful experiences before its own population of old people begins to escalate.

¹⁵In Ontario, the Ministry of Community and Social Services helps to fund the Homemakers' and Nurses' Services Program, which is administered by the Social Services Departments of local municipalities. Homemakers assist with meal preparation, shopping, laundry, cleaning or personal care services. Staff are often hired from agencies such as the Victorian Order of Nurses, the Canadian Red Cross Society, or the Visiting Homemakers' Association.

adult day care, rehabilitation services, transportation, friendly visiting and assistance with meal preparation, shopping, and personal care.¹⁶

In June 1986, A New Agenda: Health and Social Service Strategies for Ontario's Seniors was released by the provincial government in response to the fact that Ontario is expecting to experience a significant growth in its senior citizen population.¹⁷ A comprehensive review of all senior citizens' services was initiated by the provincial Office for Senior Citizens' Affairs in the fall of 1985.

A New Agenda outlined a series of broad policy directions which would lead to the creation of a more effective and affordable system of health care and social services for senior citizens in Ontario. According to the document, one of the Province's social goals for senior citizens is "to ensure that elderly persons who require assistance to remain in their homes can obtain necessary community services" (Ontario Office for Senior Citizens' Affairs 1987b:vii). Five strategies were developed with the overall aim to "improve and maintain the health and functional status of the elderly" through enhanced

¹⁶The Ontario Home Care Program, administered by the Ministry of Health for the province of Ontario, provides "coordinated delivery of appropriate multi-disciplinary services to eligible seniors in their own homes" (Office for Senior Citizens' Affairs 1987a:11). The Home Care Program has two components: Acute Home Care for short-term active treatment, and Chronic Home Care. Patients are recommended for Home Care by their physicians and are assessed for eligibility by a case manager. Home Care professionals work as a team to provide the required visiting nursing services, physiotherapy, occupational, or speech therapy. Additional services, which may be provided to enable the patient to remain at home, are medical treatment, social work, nutrition counselling, visiting homemakers, transportation, and hospital and sick room equipment.

¹⁷It has been estimated that by 2001, there will be approximately 1,400,000 people in Ontario aged sixty-five or older. This population growth will represent a fifty-five percent increase in this age group since 1983 (Ontario Office for Senior Citizens' Affairs 1987b:vi).

community care and services and "to significantly reduce preventable and inappropriate institutionalization" (*Ibid.*:vii). One of the strategies specifically recommended that the "frail elderly" could be maintained in the community by the provision of a "broader and more innovative range of community support services" and by the introduction of a "one-stop-shopping approach" for the delivery of community services (*Ibid.*:5). An integrated "one-stop-shopping" or single access approach would assist senior citizens to obtain appropriate services in four ways: by serving as a single point of entry for community services; by providing comprehensive functional assessments; by providing or arranging necessary services and by monitoring and adjusting services as needs changed (*Ibid.*:11).

In June of 1989, the government of Ontario announced its intention to reform the Province's long-term care system and support services by developing a co-ordinated approach to its service delivery system. The rationale and strategic directions for the reform of long-term care in Ontario were outlined in Strategies for Change: Comprehensive Reform of Ontario's Long-Term Care Services (Ontario Ministry of Community and Social Services and Ministry of Health, Office for Senior Citizens' Affairs and Office for Disabled Persons, 1990).¹⁸ This report also acknowledged that, "community-based services will be emphasized to

¹⁸Strategies for Change recognized that long-term care includes both formal and informal services. Formal services are publicly funded and include health care and social services provided by a range of professional and para-professional workers. The report, however, stated that it is the informal network of care provided by families, friends, and volunteers, which accounts for over eighty percent of the help received by individuals. Furthermore, women are primarily involved in the system, as consumers, family members, and volunteers providing informal care, and as staff employed in the formal services (1990:5).

enhance self-reliance and to assist people to live in their own homes and communities" (*Ibid.*:27).

The Ministry of Community and Social Services was given the lead role in the reform process, with the participation of the Ministry of Health, Office for Senior Citizens' Issues, and the Office for Disability Issues.¹⁹ As a result of this provincial government task force, a new provincial body, the Division of Community Health and Support Services, which includes staff from the Ministries of Community and Social Services and Health, was created to administer the long-term care and support programs of the two ministries.²⁰

One of the seven principles, established in 1989 to guide the process of reforming long-term care in Ontario, emphasized the value of community living. According to this principle, "the service system should strive to provide services and options that will assist people to live in their own homes and communities wherever possible" (*Ibid.*:14). This principle was expressed in the second strategy

¹⁹In the fall of 1991, responsibility for the reform of Ontario's long-term care system was transferred to the Ministry of Health.

²⁰In June of 1991, the Minister of Community and Social Services, the Honourable Zanana Akande, announced in the Legislature a five year, \$647-million "redirection of Ontario's long-term care services." Approximately \$440-million was allocated to develop community programs to keep senior citizens out of institutions and in their own homes. The three initiatives included in the community aspect of the program were: the elimination of user fees for home visits; the provision of full funding for community-based support programs, such as Meals-on-Wheels; and the development of support programs that are compatible with non-profit housing projects (Akande 1991:3-8). In October of 1991, the Province released its public consultation paper on the Redirection of Long-Term Care and Support Services in Ontario, a process scheduled to take four months to complete (Ministry of Community and Social Services, Ministry of Health, Ministry of Citizenship 1991).

of the final report, which proposed the integration and consolidation of in-home services:

A main direction of reform is to develop a responsible, integrated, and manageable range of services to assist people who require personal support and/or professional health-related services in their own homes (*Ibid.*:27).

The proposed service access model built on the "one-stop-shopping" concept that was first introduced in A New Agenda.²¹

In order to implement the recommendations proposed in Strategies for Change, it will first be necessary to ensure that an appropriate housing stock exists for senior citizens. The problem of finding affordable housing can be a major difficulty for older people, especially for those living in Metropolitan Toronto.²² The province of Ontario, with the assistance of the federal government, maintains subsidized housing for senior citizens. The Ontario Housing Corporation (OHC) provides assisted rental accommodation to persons sixty years of age or older, or to couples in which one person is at least sixty years of age.²³ In Toronto, such subsidized housing is delivered by three

²¹The current administrative system of in-home services in Ontario is complex since the responsibility for service delivery is centred with many agencies and the access and eligibility criteria differ from agency to agency. The availability of services varies geographically, with fewer services available in the rural and remote northern parts of the province.

²²A survey conducted among seventy-two public health nurses found that one-third of the nurses who responded identified twenty to eighty percent of their clients as experiencing housing problems. Lack of affordability was cited as the most serious problem, followed by substandard physical conditions and unavailability of appropriate housing (Toronto District Health Council 1988:16).

²³The Ontario Housing Corporation is the largest, single landlord in the province, providing housing to some 225,000 people. The Corporation is responsible for managing approximately 84,000 units of assisted housing across

agencies: the Metropolitan Toronto Housing Company Limited (MTHCL), the Metropolitan Toronto Housing Authority (MTHA) and the City of Toronto Non-Profit Housing Corporation (Cityhome).

The largest provider, the MTHCL, housed approximately 17,295 senior citizen tenants in 1986 (Metropolitan Toronto District Health Council 1988:11). The MTHCL is involved in the renovation of existing apartments, as well as with the construction of new buildings. Most of the units available from the MTHCL are bachelor suites, although the current demand among senior citizens is for one-bedroom units. Since 1977, two percent of all new projects built are wheelchair accessible. The MTHCL's projects provide space for recreational facilities, visiting physicians and other health care workers, and the formation of tenants' social clubs is encouraged. Public health nurses and social service workers are involved in linking senior citizens to appropriate community support services. The population living in MTHCL projects is an aging one--close to forty percent of the senior citizens' tenants are over age seventy-six (*Ibid.*, Appendix V:4), and approximately sixty-eight percent of these tenants are women.

The Metro Toronto Housing Authority (MTHA) is the housing agency which administers low rental housing in Toronto on behalf of the Province. The MTHA is governed by representatives appointed by the federal, provincial and municipal governments. Operating deficits are shared by the federal and provincial governments on an equal basis. The MTHA estimated that in 1986 it

Ontario, representing almost forty percent of the total supply of subsidized housing in Ontario. The day-to-day management of the Corporation's portfolio is the responsibility of fifty-six Local Housing Authorities located throughout the Province (Ontario Ministry of Housing 1991:160).

housed 9,100 senior citizens (*Ibid.*). A priority system is used to ensure that tenants with the greatest need are selected. Points are awarded based upon the applicant's income, current accommodation, overcrowding, special circumstances, such as notice to vacate or temporary accommodation, and current housing conditions and suitability.

The third agency which delivers subsidized housing in Metropolitan Toronto, Cityhome, is a public development corporation which builds and manages rental accommodation in Toronto for low to moderate income households.²⁴ Approximately twelve percent of the overall total of five thousand units (at least six hundred) are inhabited by senior citizens (*Ibid.*). Many of these people are paying rent on a geared-to-income basis (twenty-five to thirty percent of their gross income). According to these statistics, approximately eleven percent of all senior citizens in Metro Toronto are living in assisted rental housing (*Ibid.*).

In an effort to facilitate the process of locating permanent, affordable rental housing for senior citizens in Toronto, the Seniors' Central Housing Registry was opened in June 1987. This Registry provides information on housing projects managed by The Metropolitan Toronto Housing Authority, The Metropolitan Toronto Housing Company Limited, Cityhome, and private non-profit and co-operative housing developments throughout Toronto, to people age

²⁴Opportunities have recently been made available to convert existing Cityhome projects to the co-operative form of housing tenure.

sixty or older, who are able to live independently.²⁵ The initiative is co-financed by the Canada Mortgage and Housing Corporation (CMHC) and the Ontario Ministry of Housing. The Registry is operated by the Metro Toronto Housing Company. An Advisory Committee, composed of representatives from the various user groups, works with MTHCL staff to resolve any problems that arise in the course of the Registry's operation.²⁶

I have already noted that many senior citizens prefer to live in their own homes. Statistics support this preference. For example, 1981 Census figures indicated that two-thirds of the Canadian population between the ages of fifty-five and fifty-nine years lived in single detached dwellings. One-half of the seventy-five years and older cohort continued to live in their own homes (Priest 1985:28). There are several factors which contribute to this trend. First, older people often own their homes outright and their house usually constitutes their major financial asset. In 1982, three-quarters of household heads between the ages of fifty-five and sixty-four years owned their own homes, while sixty-five percent of the household heads over age sixty-five owned their homes, as did

²⁵Applications are received and processed, based on a priority point rating system which takes into account the percentage of the applicant's income spent on housing, critical housing requirements, and the date of application. Applicants must be able to live independently and manage their own apartments. This point rating system is used because the Ontario government wants to ensure that limited dollars for subsidized housing units are being used to assist those people with the greatest need.

²⁶Representatives from the Co-operative Housing Federation of Toronto (CHFT) and the Co-operative Housing Association of Ontario (CHAO) sit on the Seniors' Central Housing Registry Advisory Committee. However, since co-ops operate their own membership selection committees and maintain separate waiting lists, the Registry is of limited use to the co-operative housing sector and to older people wishing to obtain accommodation in co-ops.

fifty-six percent of those people over age eighty (Canada, Ministry of Supply and Services 1983:78).

Many senior citizens continue to live in their single family dwellings because the alternatives available are often perceived as being less desirable. Attractions to remaining at home include familiarity with the neighbourhood, shopping, medical and recreational facilities, sense of security and reminders of past family events. Homes owned by senior citizens, however, are often older (built during or before the 1940s) and may require costly maintenance work or alterations, which may be hindered or prohibited by the limited incomes of some older homeowners. With declining health and mobility problems, the older homeowner may be unable to manage the necessary home maintenance, thus necessitating the employment of outside services. The heating costs for older homes are often extremely high and may pose an additional financial burden for older people living on small pensions.

Because women tend to live longer than men, and often marry men several years their senior, older widows with small incomes are often the sole occupants of these single family dwellings. Nancy Gnaedinger (1986) documented the reluctance to move among a sample of twenty female senior citizen homeowners living in an older, residential neighbourhood in Ottawa, Ontario. Her research, which focused on the risks associated with staying in the "family home", showed that all of the women in her sample relied on some home support

services, either provided by children, grandchildren or neighbourhood support, in order to remain at home.²⁷

Symbolic considerations, according to Gnaedinger, overruled practicality in prompting her informants' decisions to remain in their houses. The desire for continuity was a major motivating factor to remain at home.

. . . continuity: continuity in identity, continuity in relationship to their environments, continuity in habits, in associations, in daily patterns. It makes people feel good. Continuity is comforting (quoted in Pilon 1986:12).

Secondly, the important status of being a homeowner and the emotional attachment to the house caused the women interviewed by Gnaedinger to remain in their family homes even though this decision necessitated some sacrifices on their part. Although they were homeowners, they were also living on fixed incomes and much of their annual budget was being spent on costs associated with their homes, such as heating. Most of the women admitted an unwillingness to go out at night, thus restricting their socializing with friends to the daytime. Additional household safety precautions, such as the installation of double locks and bars on basement windows, were taken to secure the house. Despite the costs associated with home ownership, these women chose to remain in their homes.

²⁷It is estimated that informal caregiving by family, friends, neighbours and volunteers accounts for up to ninety percent of the assistance required by older people with functional dependencies (Ontario Ministry of Community and Social Services, Ministry of Health, Office for Senior Citizens' Affairs, Office for Disabled Persons 1990:41).

Gnaedinger's findings have been substantiated by Leroy Stone, a demographer with Statistics Canada. He has noted a rapid increase in the number and proportion of older women in Canada who live alone. According to Stone (1981:58):

The strong desire for independent living is an established pattern of life in our culture. Many older women have managed their own homes for the better part of fifty years. They do not wish to accept the loss in autonomy or the drop in status or authority that losing that role entails. Secondly, moving in with relatives often means changing neighbourhood or even community, cutting off relations with old friends and acquaintances, and leaving a familiar and comfortable lifestyle. If the relatives have a different social status from the elderly woman, she may feel out-of-place and unable to make friends with people in the new location.

Recent government initiatives have recognized the important resource of home ownership among older people. While many senior citizens want to retain ownership of their houses, others would prefer to move out of their large family homes and buy a smaller house, which would be easier and less expensive to maintain. The Ontario Ministry of Housing's Seniors Co-ownership Demonstration Project promotes the conversion of existing, large, single family houses into multiple condominium or co-operative units. This project is thought to be especially suitable in rural areas and small communities, where homes are often too large for the needs of older homeowners. The Ministry of Housing addresses the legal, economic and practical issues involved in the conversion process, with the assistance of local sponsors, senior citizens' housing groups and municipalities. Grants are available to these groups to help defray the organizational, planning, legal, architectural, and renovation costs.

For those people who wish to retain ownership of their home, the Ontario Home Renewal Program provides loans to low income owner-occupants to repair their homes and bring them up to local standards in electrical and heating systems, insulation, and structural safety.

The "Granny Flat" demonstration project, administered by the Ontario Ministry of Housing, has already been described. This option allows the inhabitants of the granny flat to retain their independence and privacy with the knowledge that assistance is near. Granny flats are not an ideal solution to the housing needs of all senior citizens, however, because they require property lots large enough to accommodate a second building. As well, building, installation and transportation costs have proven to be more costly in Canada than in Australia, where the idea originated. Furthermore, not all older people wish to become dependent on their families by taking up residence in their backyards. Restrictive zoning by-laws and neighbourhood resistance are additional barriers to the implementation of the granny flat option.

Another housing option is home sharing in which homeowners and tenants are matched by non-profit agencies, funded by the province of Ontario, which pre-screen applicants to ensure that the prospective housemates have similar personalities and personal habits. As well as linkages between older people, intergenerational matches may also be arranged. Homesharing has the potential to make good use of the existing housing stock, ease loneliness, provide security, maintain the homeowner's neighbourhood attachments, and avoid institutionalization or living with children. Intergenerational matches may provide maintenance service and built-in support for the older homeowner in exchange

for a reduced rent to the sharing party. Disadvantages of home sharing are the reduced privacy for the homeowner since kitchens, living and dining rooms become communal areas, and the possibility that the "matched" person may be asked to move if the arrangement fails to succeed or the homeowner moves or dies.

Group homes, based on Britain's Abbeyfield Society model, are another new option in which large family houses are converted into residences for small groups of senior citizens who share activities associated with meal preparation and cleaning. Residents may experience a greater sense of community in this housing arrangement than in high rise rental units and the advantages are similar to home sharing. The Ontario Task Force on Roomers, Boarders and Lodgers (1986:152) recommended the establishment of non-profit community organizations to purchase homes from senior citizens, who would be provided with rent-free accommodation so that the building could be used to house several other people. House rehabilitation programs are also being studied to determine how existing houses can be modified to include self-contained units or "accessory apartments."

Retirement communities have been defined as "aggregations of housing units with at least a minimal level of services planned for older people who are predominantly healthy and retired" (Hunt and Gunter-Hunt 1985:5). Such communities are being established in Ontario to house older people who wish to live in smaller units in an age-segregated environment with planned leisure activities. Ontario is now offering incentives to municipalities to study ways of streamlining the planning and building process of retirement

communities. Retirement communities are often sponsored by real estate developers, labour unions, religious organizations, or voluntary associations.

The Canada Mortgage and Housing Corporation also administers lending programs which may be accessed by service clubs and religious congregations to establish non-profit housing projects for senior citizens. Usually, the non-profit organizations continue to manage the housing projects after they have been established.

It is commonly recognized that older people in rural areas often retire to larger cities where services and transportation are more readily available. In cities, a number of older people choose to live in condominiums. Condominiums involve fee simple ownership of a specific unit in the building and a proportionate ownership of facilities, services and certain common areas. Some condominiums are occupied exclusively by older residents, however, many are age-integrated. Frank Mittelbach and Joseph Ebin (1975:14) have noted some differences which may arise in the management styles preferred by the two age groups in a mixed-ownership condominium:

In projects which include a mix of young and old, a difference of viewpoint on common area management often revolves around their varying goals. The young may be interested in the expansion or maintenance of amenities serving them and a general emphasis on expenditures that yield long-run benefits. The older generation obviously has a shorter-time horizon and is inclined to favour current expenditures which produce more immediate benefits. Intergenerational equity thus is often an issue particularly when older residents are faced with steady or declining income, in the face of general inflation, and the young comprise an upwardly mobile group.

The sheltered or collective housing option, although not well used to date in Canada, has the potential to become one of the most promising long-term housing options for the well, but functionally impaired and isolated senior citizens, to maintain their independence and privacy. In England, where this system is widely used and successful, a small group of older people inhabit a dwelling with shared dining and recreational facilities.²⁸ A "warden" or housekeeper is available twenty-four hours a day for emergency calls and acts as the residents' liaison to community support services and facilitates visits from outside medical personnel, as appropriate. George Hough, of the Ontario Ministry of Housing, (1987:3) noted that while most European countries offer three forms of support to senior citizens: coordinated in-home supports; sheltered housing; and care institutions, in Ontario, old people requiring some care either stay where they are and experience a certain degree of risk, or they are institutionalized and receive more care than is required. Development of the collective housing model could provide a much needed third alternative for senior citizens in Ontario.²⁹

²⁸For a comprehensive overview of the sheltered housing option in England see Butler, Oldman and Greve 1983; also Oldman 1990.

²⁹Operators of homes for the aged have stated that if appropriate housing/care options were available, between fifteen and thirty percent of their residents could return to the community.

THE CO-OPERATIVE HOUSING OPTION

An important goal of the Canadian co-operative housing movement is the creation of communities which, through shared experiences and problem solving and social interdependence, develop a sense of identity and solidarity among residents. For many in the co-operative housing movement in Canada, the quality of community created is equal in importance to the physical quality of co-operative units. Indeed, communities shape lives, and membership in healthy communities has been credited with countering isolation, apathy and personal and social instability, and with fostering the development of support networks and a sense of individual commitment and responsibility (Selby and Wilson 1988:22).

Co-operative housing operates under the principle of group ownership, where the occupants are also the owners and share the normal rights of proprietorship, but are prohibited from making personal gains by using the housing as a personal investment. In Canada, there are two main types of housing co-ops. With "building" or "sweat equity" co-operatives, co-ops are formed so that their members can collectively build homes. Following construction, the co-operatives are dissolved and each member assumes ownership of a particular unit. The system in which I am interested in this thesis is the non-profit continuing housing co-operative, in which members jointly own the housing and lease units to themselves at cost.

Co-op members have direct control in the decision-making and management of their co-op because each member has a vote at the general members' meetings where major decisions concerning the co-op's operation are made. Also, a board of directors, elected from among the co-op's membership, is responsible for the management of the co-op. Co-op members are also given the

opportunity, and are expected to participate in the operation of the co-op through service on one or more of the co-op's member committees, such as membership, newsletter, social and maintenance, or by standing for election to the co-op's board of directors.

Co-op members sign an "occupancy agreement", which unlike a lease, does not contain any fixed terms of residency. Co-ops are permitted to opt out of Part IV of the Landlord and Tenant Act if they have comparable by-laws which protect their members by outlining the grounds for eviction and the internal process used to serve members with notices of breach of the by-laws, opportunities to remedy the breach, and eviction procedures when the board of directors and co-op members decide such action is warranted. Generally, however, members are assured continued occupancy of their unit by paying their housing charges on time and by adhering to the co-op's by-laws.

Financially, co-ops are administered on a not-for-profit basis. There is no landlord in a co-op and instead of rent, members pay a monthly housing charge which only increases in relation to the operating costs. Housing charges cover the co-op's mortgage costs, insurance, maintenance, taxes, and legal and audit fees. Since housing co-ops are established with financial assistance from the federal and provincial governments, the mortgage costs are reduced and a number of subsidized units are made available to those people who cannot afford to pay market rents. Since 1973, when the federal government introduced Canada's first co-operative housing program, more than 53,000 co-operative

housing units have been built (Co-operative Housing Foundation of Canada 1988:4).³⁰

In general, housing co-ops are thought to offer their members a number of benefits, including the opportunity for member involvement and control in decision-making processes, training and education for members, security of tenure against forced eviction, conversion, demolition or renovation, affordability and social integration leading to a greater sense of community. As well, the supportive environment provided in co-ops may promote an improved quality of life among all members, and for vulnerable target groups, in particular. At the same time, because co-op members are expected to invest some personal commitment into the co-op's operation, a greater sense of pride may be fostered in co-op members towards their housing and a greater responsibility for maintaining the upkeep of the property. Several authors have suggested that co-op housing should be viewed as a "process" rather than just a form of housing. For example, Andrews and Breslauer (1976:30), in commenting on the role of housing co-ops, noted:

Control over one's housing is a basic part of the process involved in cooperative housing. This idea of cooperative living as process leads us to a broader consideration of the question of how to evaluate cooperative housing. In fact, in order to do this, we must consider the distinction between a view of cooperative housing as shelter, per se--that is a bricks and mortar structure that can be arranged in a number of forms--and a view of cooperative housing as process--as a way of living, organizing one's experience,

³⁰The province of Ontario introduced its co-operative housing program in 1986. This program, which is cost-shared with the federal government, has been responsible for the construction of more than 2,500 co-op housing units.

managing one's life and controlling one's immediate environment [emphasis in original].

Gerda Wekerle (1988:91) has also written:

In housing co-ops, housing is potentially more of a process than a product, as residents have a direct say in issues, and in the process of doing things for themselves, can make the housing their own [emphasis added].

Senior citizens have been integrated into age-mixed housing co-ops and they have been identified as a special target group for co-ops which house only senior citizens or people exceeding a defined age minimum, such as fifty-five.³¹ In 1988, there were forty-one "seniors-only" housing co-ops in Canada, representing three percent of the total number of housing co-ops in Canada (Co-operative Housing Foundation of Canada 1988b:5). The number of senior citizen households living in Canadian co-ops in 1988 was two thousand (*Ibid.*:6).

Co-op housing may offer extra benefits to older people. According to a recent Canada Mortgage and Housing Corporation (1990:136-137) evaluation, co-operative housing was recognized as providing senior citizen members with an opportunity to contribute the skills which they already possessed, and a way of keeping them alert and interested in life. The same report (*Ibid.*:151) added that, "the community spirit and sense of belonging to the co-operative seems to override other differences and creates the sense that everyone belongs to the

³¹Gerda Wekerle (1988:17) has defined "thematic co-ops", in which membership is recruited on the basis of ethnicity, religion, age or trade-union membership, as "living environments that reinforce group values and build on existing social networks." She also noted the debate that thematic co-ops have generated among members of the co-op sector because of the implied elements of exclusion and segregation.

same social group. Residents stress the role of income and social mixing in creating healthy communities."

The potential advantages of housing co-ops to senior citizens were also examined in detail by the Co-operative Housing Federation of Toronto (1980). The Federation's report noted that one definite advantage offered to senior citizens by co-ops was affordability, through both the non-profit nature and the number of units available in which rents are geared to the occupants' income. Since housing charges in a co-op are controlled, residents are able to manage their finances over the long-term. The Federation also suggested that the self-management nature of co-ops was a means of providing senior citizens with "meaningful retirement activity" (*Ibid.*:1) and a forum for the use of their talents and abilities. Furthermore, the supportive community atmosphere fostered in co-ops creates a potential source for friendships and mutual support in times of sickness and personal crisis.

In a more recent study of three housing co-operatives for senior citizens in Toronto, Barbara Sanford (1989) also recommended the co-op option as a form of housing for older people. In noting the efforts made by co-ops to ensure that affordability, accessibility and security standards are met for senior citizens, she suggested that co-ops were the only type of specialized housing available for active, independent, low-to-moderate income senior citizens which combined the aspects of self-management, security of tenure, income mix and age-specific design.

The literature on co-op housing presents general agreement on a number of advantages offered by this housing tenure to co-op members of any

age. In addition to affordability, co-ops provide people with the opportunity to develop new skills, to learn to cooperate and work together, and to gain control and participate in the decision-making processes governing their physical and living environment. In co-ops, members set their objectives and collective goals for the co-op and attempt to resolve disputes in a conciliatory and consensual manner. The supportive atmosphere fostered in co-ops, with their commitment to community-building, provides a potential network for mutual assistance and exchange among members.

AGE-SEGREGATED HOUSING

One of the debates in the field of gerontology is whether age-segregated or age-integrated housing options provide greater satisfaction and quality of life to senior citizens. Both lifestyles have been studied by a number of social scientists, including anthropologists, and many researchers have concluded that common age can become a basis for community formation, that social interaction appears to be greater in age-segregated residences, and that increased social contact between people of a similar age promotes higher morale. However, like so many other senior citizens' housing issues, it seems that individual choice is the key factor in dictating lifestyle preference. In the pages that follow, I will identify some of the major themes discussed in the anthropological research on age-segregated residences and provide examples from various fieldwork settings to illustrate these observations.

One of the major benefits cited by researchers who have studied older people in age-segregated settings is the availability and provision of assistance among neighbours. According to Jennie Keith (1985:251-252):

On the positive side, mutual aid is extensive. In every community of old people yet studied, patterns of social support are one of the most striking characteristics. The old people create routines for checking up on one another using signals such as raised curtains or scheduled phone calls to make sure that friends and neighbors are alive and well each day. One or several stronger individuals often care for someone who is more frail. Even people with handicaps as severe as blindness may be helped through their daily lives by neighbours they met only inside the old age community. As precious as the material support itself is its low cost in self image. Both the observer and the old people consistently point to the lack of dependency stigma attached to these helping relationships. Help between friends, often referred to in familial metaphors, does not impose the cost of admitted dependency feared by many old people if they accept support from children or the state.

The exchange of mutual support, as described above by Keith, has consistently been reported in the anthropological literature on age-segregated residences, particularly ones in which no central home-centred services are provided. Randy Kandel and Marion Heider, (1979:52-53) in their research conducted in the community of Fresh Pond, a tri-ethnic (Anglo, Black and Cuban) public housing project in North Miami, described the "health protector relationship" as a variation of the "buddy system" in which a physically-able person assisted a weaker or sick resident with shopping, cooking, household chores and "checks-up" on the other person. They found that health protectors were "proprietary and territorial about their charges, often unwilling to share the job."

Susan Byrne (1971:61) conducted fieldwork at Arden, a retirement housing co-operative corporation. She discovered that assistance was provided

during times of illness, accident, and death and that goods and services were regularly exchanged between neighbours.

Similarly, Janice Smithers (1985:190) also recorded exchanges in an age-segregated high-rise public housing project in inner-city Los Angeles. Her observations of informants indicated that their motivation for providing assistance was primarily utilitarian, based on reciprocity, rather than altruism. She noted:

Societal norms usually de-emphasize the utilitarian aspects of helping behavior but for economically marginal aged people faced with declining material and physical resources, altruism becomes a luxurious commodity few can afford. Surviving in a demanding urban world when personal capacities are becoming increasingly limited necessitates anticipated benefits of some kind when help is extended to others (Smithers 1985:110-111).

A second theme common to a number of ethnographic accounts is the formation of cliques and the tendency for gossip among community members. Michael Angrosino (1976:177) reported the existence of an "exclusive clique" among the Bingo players in Stony Brook Park, a mobile home park located in Tampa, Florida. As well, park residents expressed their fears that their neighbours were too "nosey" and "gossipy" (*Ibid.*:178).

Kandel and Heider (1979:51) reported that although most residents were socially active in the Fresh Pond housing project, there was no sense of belonging to a "solitary community of the whole." Instead, there were three sub-communities, differentiated on the basis of ethnicity, political affiliation in the Tenants' Association, and building of residence. Each clique was observed to have its own social ritual. For example, the "Morning Mop Shaking Ritual" occurred each morning for about fifteen minutes, when one by one, the Cuban

women began to appear on their porches to shake their mops and converse with each other. At Fresh Pond, Kandel and Heider (1979:54) characterized the organization of informal social groups around a "separate but equal principle":

The two types of activities (a) ritual elaboration of daily chores and (b) gambling game or recreational activity, are employed by all groups, but both ethnicity and building of residence seem to be limiting factors in determining group membership.

Similarly, Christine Fry's (1979) study of two age-graded mobile home parks suggested that the cliques which formed in each community were important integrative structures. She observed that cliques developed on the basis of "proximity, interests, activities, and geographical origin" (Fry 1979:11). She further sub-divided the cliques into categories of "major" and "minor" according to their size. In particular, the major clique at Equus Estates was seen to "set the style of life for the community" (*Ibid.*:12), while at Casas del Oro, the major clique was involved with the politics and administration of the trailer park. The activities of this clique revolved around the members' interests in drinking, sports, and horses.

Asmarom Legesse (1979:65) has suggested that opposition between cliques and ethnic groups is used to keep "leaders in check." In support of this view, Giselle Hendel-Sebestyen (1979:22) recounted how the residents of a Sephardim Home for the Aged removed the presiding rabbi, who was a resident of the institution, and replaced him with a non-resident.

Dorothy Jerrome (1978:76) also described how in British old age clubs, unpopular leaders, who "assert themselves without the necessary displays of respect for their members" were controlled by deliberate violation of the "silence

rule". In other words, noisemaking was used by the members to attempt to resist control by the club leaders.

On the other hand, Byrne (1971:36) reported that positions of authority were valued among members of the housing co-operative corporation in which she conducted her fieldwork. She noted, "since few useful and prestigious roles are ordinarily available to the retired, this covert function of the administrative system of a self-governing retirement community is important."

Legesse (1979:61) examined age as a factor of differentiation among residents in retirement communities and concluded that the younger men and women may have possessed a higher status because they were able to participate more actively in the social life of the community due to their stronger physical abilities. Teski's observations (1979:173) of power relationships in a retirement hotel confirm Legesse's hypothesis:

Status is not based upon money or control over material assets. It is based upon vigor, strong personality, and willingness to enter into a cooperative relationship with staff. Influence is based upon being seen as active, involved and able to use staff and their power to further one's own ends.

The degree of decision-making powers entrusted to the residents in age-segregated settings, as reported in the ethnographic literature, varies widely and seems to be correlated with the residents' satisfaction with the community. For example, in Angrosino's study of a mobile park home, all decisions were made by outside administrators and service provision depended upon outsiders. Angrosino (1976:179) observed:

. . . it should not be surprising to find that the residents are not wildly enthusiastic about their community, since they

have so little control over its operation or development.
 The prevailing social networks are almost entirely informal
 --neighbors chatting with neighbors.

Angrosino (1976:179) concluded that the residents of Stony Brook Park did not live in a community, but in "an artifact of political and social authority exercised by outsiders."

In another ethnographic study of mobile park estates, Fry (1979) reported that in one case, Equus Estates, all activities were organized and coordinated by the park's management. No opportunity existed for residents to participate on any planning committees or councils. On the other hand, the other community, (Casas del Oro) operated several voluntary associations which "... either supplement or replace the duties and functions of management" (Fry 1979:13) and residents of the park were able to vie for these elective positions of power.

The process of becoming socialized into the retirement community also bears similarities in different age-segregated settings. Legesse (1979:63) cited "the intolerance toward noisy children, the heightened intolerance toward authority figures, the elimination of pre-retirement status distinctions or symbols, and the establishment of egalitarian peer relationships" as behavioural changes which occurred as people entered and became assimilated into retirement communities. Byrne (1971) and Keith (1982) have stated that participation in voluntary associations and committees provides an important means of transition into the retirement community for new residents. According to Byrne (1971:110):

... the voluntary associations perform the functions of occupational institution, providing opportunities to perform instrumental roles, compete for recognition, power and

prestige; participate in sexually segregated special interest groups; and follow a daily and weekly cycle analogous to that of the non-retired.

In age-homogeneous settings, the distinctions between insiders and outsiders is often emphasized. Jerrome (1988:76-77) has commented extensively on the "shared model of aging which provides a frame of reference" and is "matched by a powerful sense of collective identity in relation to outsiders." Although her fieldwork conducted among old-age voluntary associations in Brighton, England, showed that members were aware of age distinctions within the groups, they also shared the sense of being "old people" (*Ibid.*:77). Jerrome (1988:77) further added:

Solidarity among club members rests on shared cultural and historical experiences. These include poverty, life before the welfare state and popular culture before the impact of television and mass entertainment. Despite a certain amount of social class differentiation within old-age organizations members are conscious of a distinct cultural identity.

Jennie Keith (1982:86) also suggested that:

Common age is the background for shared experience in several senses: physical age, with its pains and techniques for coping with them; social age, or stage in the social life cycle, with the emotional and financial problems of retirement and the problematic pleasures of relations with adult children; and historical age, with a common past branded by two world wars and a depression.

In many western industrial societies, old age is associated with a loss of status and negative stereotypes. If one assumes that people of a similar age and background possess much in common upon which to build friendships, then age-segregated residences should provide their occupants with an entire pool of potential friends. Johnson (1971:60) concluded that the common social

characteristics, including age, income and class background, of residents in a mobile park home were responsible for contributing to the formation of community there. In support of Johnson, Keith (1982:2) noted:

More friendships, more social activity, more help in emergency, and higher morale are consistently observed in settings where old people are available to each other as potential friends and neighbors: in public housing, in retirement communities, villages and hotels, and in "normal" apartment buildings with a high proportion of older residents.

Teski (1979:74), however, found that "being old simply was not enough to create community" among residents of the retirement hotel in Chicago where she conducted her fieldwork.

In marketing the retirement community to potential "investors", real estate agents have attempted to appeal to older people by emphasizing the prestige of their community. Entrepreneurs have recognized senior citizens as a consumer group with substantial purchasing power. Arnold Birenbaum (1984:39) characterized retirement communities in this way:

Retirement village living could be considered as an extension of middle class living, preserving independence, ownership of residential property, and therefore, the opportunity to be accorded a continued high status. The loss of occupation, the trauma of relocation, and reduction of income, is compensated for by the availability of organized cultural and recreational activities, the need to deal with issues related to the newly acquired property, and (often) having to furnish a new apartment or town house.

One such residence was marketed as "an active adult community" and "country club community" (Byrne 1971). Similarly, Christine Fry studied two age-graded mobile home estates in Southern Arizona. One community, Casas del Oro, was marketed as "an elitist and unique development solidly backed by a

reputable corporation" (Fry 1979:9). In the promotional literature, the community was advertised as "The Southwest's Finest Mobile Home Estates" and "Where You Own Your Own Site" (*Ibid.*). Similarly, the second community, Equus Estates, was projected as "Tucson's Newest and Finest for the Young at Heart" and "Generously Planned and Built for Gracious Living" (*Ibid.*).

Efforts are made to create a community which residents will be proud to defend to outsiders. A common thread in most ethnographies of age-segregated residences is the need for members to clarify that their residence is not a "nursing" or "old folks home" (Byrne 1971; Johnson 1971; Keith 1982; Teski 1979; Vesperi 1985; and Wright 1972). Keith (1982:154) highlighted the fact that: "People fight about what is good for the community because they feel tied to it and to each other."

Most observations of age-homogeneous residences for older people have suggested a correlation with increased quality of life and resident satisfaction. A nation-wide survey, conducted in the United States among older public housing tenants in age-related and age-segregated settings, concluded that residents of age-segregated settings participated more in organized activities within the residential setting, had higher morale, greater housing satisfaction, and increased mobility in their neighbourhood (Regnier 1983:354).

Gaylene Becker also (1980:119) highlighted the benefits brought by age-segregation to the deaf members in the San Francisco community in which she conducted her anthropological fieldwork:

The benefits of life in an age-graded setting are many--for example, the extension of social network, the development of age consciousness, and the creation of group-specific

norms and roles. It is probable that the age-segregated environment helps people cope with their devalued status in society. Life in a planned environment "buffers" the individual from societal attitudes because the individual relates predominantly to age peers. Membership in such a reference group reduces the effect of negative perceptions by blunting one's awareness of stigma.

Smithers (1985:135) suggested that older people living in planned, age-segregated housing were less fearful of crime and less likely to be victimized than were their counterparts in age-integrated residences.

Irving Rosow, who pioneered work in aging studies, proposed that older people benefit from associations with their age peers because of the "maximize[d] prospect of friendship formation." He affirmed:

. . . similarity of life experience and a common fate cluster within age groups and provide firm bases of communication, mutual understanding and viable friendships. Consequently, a common social frame of reference is shared primarily with one's own age peers and in turn supports friendships within the age group.

Keith (1982:104) also found that: "As members of a community they [old-aged residents of age-segregated housing] can mutually provide responses to the greatest pains of aging: physical decline, loneliness, and the loss of social roles." Likewise, Hochschild's (1973:5) study of Merrill Court, a small apartment building in San Francisco, showed that the older people who resided there were not isolated or lonely. "They [the residents] did not feel a bit sad about living together as old people, and although they felt they had problems, they did not think that they were one" [emphasis in original].

While most of the literature on age-segregated residences suggests a positive impact upon the inhabitants, some researchers have indicated the

opposite point of view. In contradiction to Hochschild, Harold Cox (1984:234) suggested that age-homogeneous settings are "depressing" for their residents. He stated: "One cannot help but be aware that one's friends are aging and dying. A social group made up of just older persons carries the constant reminder of one's own declining health and ultimate death."

Jerry Jacobs (1975:119) has also questioned whether age-segregation is responsible for an improved life satisfaction among old people. He stated that it was ". . . not age-grade but particular social conditions found in the settings that is responsible for their [age-integrated residences] success or failure in promoting an active and meaningful way of life for the residents." In summarizing the findings of his own fieldwork at Fun City, a retirement village, Jacobs (1974:83) said:

Fun City must be viewed as having been relatively successful in its screening operation, yet it must also be viewed as a relative failure as a retirement setting. This is true notwithstanding the fact that different segments of the population are reasonably content with Fun City. For most it has proved to be a "false Paradise". I believe that this is true of segregated retirement settings in general. One has, after all, grown up in "natural settings," conflictual, stressful settings that emanate from the diversity of persons, opinions, and behaviors that one encounters in the world at large.

Additional evidence to suggest that old people may not even wish to associate exclusively or primarily with other older people was provided by a National Council on the Aging survey conducted in 1975. The results of this survey indicated that only twenty-three percent of older people expressed a preference to spend most of their time with people of their own age (Ward 1984:230).

SUMMARY

In this chapter, I have reviewed a number of the housing options currently available to meet the needs of the rapidly increasing population of senior citizens in Ontario. As well, various views on the benefits of age-segregated residences for older people were examined. Many ethnographic studies were cited which indicated a correlation between age-segregated housing and increased friendships, higher incidence of informal visiting, reduced stress and improved morale among their old-aged residents. Other scholars and residents of such settings have, on the other hand, suggested that age-integration can be more stimulating because it permits social interaction to occur between people of diverse ages, backgrounds and experience, and is less depressing. Ethnographic examples illustrating this point of view were also mentioned. In the remainder of this thesis, I will draw on examples from my own fieldwork which address many of these same issues. Obviously, the lack of consensus on the benefit of exclusive age-segregation or age-integration for old people, suggests that both options should continue to be made available.

In the two chapters which follow, a single alternative to house senior citizens, that of co-operative housing, is discussed in the particular age-segregated co-op where I conducted my fieldwork.

CHAPTER THREE

THE RESEARCH SETTING: RENAISSANCE HOUSING CO-OP

When middle-aged or young people look at the situation of the elderly, inevitably they compare it with their own. Then aging seems only a pathetic series of losses--money, freedom, relationships, roles, strength, beauty, potency, and possibilities. Aging is usually discussed from this point of view; whether compassionately or patronizingly, this stance is external, describing aging as it appears to one who is not old. We are rarely presented with the views of old people about themselves and given an opportunity to hear how aging is experienced by them, "from inside the native's head," so to speak (Myerhoff 1978:251).

THE RESEARCH PROBLEM

Why would an anthropology student be interested in studying the lives of residents in a senior citizens' housing co-operative located in a large southern Ontario city? What possible benefits could this research contribute to the lives of the Co-op's residents? These were the questions I was forced to answer for the Renaissance members when I decided to seek their permission to conduct the fieldwork for my Master of Arts thesis at their co-op.

I realized, as Barbara Myerhoff expressed in the passage cited above, that the anthropological approach would be a useful perspective to bring to an analysis of the housing problems faced by older people. Furthermore, since anthropologists seek the viewpoint of those whom they are studying, I hoped that

I might be able to correct some of the misunderstandings that exist in our society about aging.

It had come to my attention that members at Renaissance had expressed an interest in researching several aspects of life in their own Co-op. A small steering committee, composed of some of the Co-op members, had attempted to secure government funding to conduct their own research into some of the problems that were facing their Co-op. Their ambitious project had proposed an evaluation of the social benefits and problems of co-op housing for senior citizens in terms of: participation in housing management, policy development, committee work and social life; increasing age and experience, declining health and mobility; provision of specialized services, facilities and design features; and occupancy costs relative to other housing tenures. In addition to a broad-scale literature review, the committee envisaged a questionnaire for members which would examine the issues of security of tenure, social isolation, benefits and burdens of participation, impact of aging, neighbouring, availability of specialized services and residential satisfaction in terms of housing costs and accessibility to specialized services for senior citizens.

Unfortunately, their application for funding was unsuccessful and the research project had to be set aside, even though there were still Co-op members interested in seeing the research brought to fruition.

I decided to see whether I could undertake this research project on behalf of, or in conjunction with the Co-op members. I proposed an investigation of two major issues, both directly related to the fact that the membership at Renaissance Housing Co-operative was an aging one. First, the fact that

membership in the Co-op required one person in each household to be at least fifty years of age, (in reality most members were at least sixty years or older) had an impact on participation rates in Co-op activities. Housing co-ops are established on the premise that members will voluntarily participate in co-op activities, primarily through serving on various committees. At Renaissance, members were required to contribute a minimum of four hours each month to the Co-op. Although this mandatory participation requirement may seem insignificant, in dealing with a population concentrated in the "older-aged" end of the spectrum, it is probable that members would eventually be unable to carry out these duties. Since the entire population was an aging one with ever decreasing abilities to participate, the question of participation and its future in the Co-op appeared to be a relevant issue to examine.

Secondly, I wanted to consider what would happen to the Co-op as its members continued to grow older and developed some of the health problems associated with old age. Renaissance Co-op members were expected to be able to live independently and no formal medical or social service supports were provided through the Co-op, although members were free to organize their own system of home supports. A former Renaissance co-ordinator had told me that Co-op members were unevenly divided on what to do with members who were no longer able to care for themselves. While some favoured asking these people to leave the Co-op if they did not leave voluntarily, others wondered about the feasibility of implementing a "senior services" or "care" committee, buddy system or something more formalized, such as the conversion of one of the ground floor suites into a small medical room with on-site nursing care. It was evident that

this problem was crucial to the Co-op's future and would only assume more importance as the number of members who found themselves less able to manage on their own continued to increase.

When I first contacted Renaissance to enlist their support for my proposal, concerns were raised about who would be involved in conducting the research, what would be the Co-op's role, who would be the sponsor, what would the results of the research be used for, and what benefits would the Co-op derive. I agreed to answer these questions in an open letter which would be circulated to the Co-op members in advance of their next general membership meeting which I would attend to present my ideas to them in person.

In my explanation, I stressed that I was interested in older people and in what kinds of housing situations were preferred by them. I emphasized that I was particularly interested in learning how Renaissance Co-op met the needs of its members and what might be the future potential for co-ops as a form of housing for senior citizens. At the general meeting, a few concerns were raised about the confidentiality of the data, the voluntary aspect of members' participation in the project, what purposes would be served by the research, and how the members might benefit from the project. After a short discussion, the motion approving my research request was carried with the support of most members.

RENAISSANCE HOUSING CO-OPERATIVE

Renaissance Housing Co-operative was one of several co-ops in Toronto recognized as a "senior citizens' housing co-op". It first opened in October of 1983 and was filled by the spring of 1984. The impetus for the Co-op's establishment came from a neighbouring synagogue which had a large seniors' club of its own. The rabbi and a city alderman, who also belonged to the synagogue, realized that there was a growing need for affordable housing for some of the older people within their own congregation and from elsewhere in Toronto.³² In conjunction with the Co-operative Housing Federation of Toronto (CHFT), a lot adjacent to the synagogue was obtained with the approval and support of the Canada Mortgage and Housing Corporation (CMHC). The necessary zoning changes were made by the summer of 1982 and construction began that October.

It is interesting to note that a co-operative housing model was chosen for Renaissance. Most other residences for senior citizens that have been sponsored by religious congregations are non-profit in nature, but are not co-operative. In their study of the role of individual religious congregations in developing senior citizens' housing in Metropolitan Toronto, Sidney Kling and Adam Fuerstenberg (1983) indicated that of the twenty projects sponsored by

³²Similarly, Hendel-Sebestyen (1979:21), in her study of a Home for Aged Sephardic Jews, noted that the Home's establishment by other Sephardim "represents a continuity of this tradition of philanthropy, service, and concern for the less fortunate members of the society, be they the aged or the poor and needy."

religious congregations, only one was a housing co-operative. The remaining projects were non-profit. In a non-profit housing project, the sponsors usually retain greater administrative control and frequently serve as board directors, unlike a co-operative where members elect the board of directors from among themselves.

Initially, the Renaissance board of directors included substantial representation from the sponsoring synagogue, as well as membership from the Co-operative Housing Federation of Toronto and the local community, however the board was always independent of the synagogue and once the Co-op was fully occupied by the spring of 1984, the outside board members were replaced by people elected from within the Co-op's membership.

I was surprised to learn that many of the members were not familiar with the history surrounding the Co-op's establishment. Most people knew that there was some connection with the neighbouring synagogue, however, the exact particulars were unclear to most. A number of the Co-op's residents were Jewish immigrants from Russia and several members explained to me that the Co-op was established by the rabbi from the nearby synagogue as a place to house Russian Jewish refugees when they "escaped" Russia and came to Canada. Although the Co-op housed a number of Russian Jews, it was apparently not established for that specific purpose.

Renaissance Co-op was conveniently situated within a short walking distance of the University-Spadina subway line in Toronto. A large synagogue and police station were situated adjacent to the Co-op, almost immediately across the street from the subway station. To a passerby on the street, the Co-op itself

looked like a relatively new-looking apartment building with well-landscaped lawns and gardens. Other than the presence of a small sign on its façade, there was nothing prominently denoting the building's co-op status.

The Co-op was a ten-storey apartment building composed of sixty-nine one-bedroom and twenty-nine two-bedroom units. The building was wheelchair accessible and ten units were modified to accommodate people in wheelchairs by providing wider doorway entrances, lever door hardware and faucets, wheelchair space, and access.³³ Each apartment was completely self-contained with modern appliances, a storage area and large windows and balcony.

The average housing charge for a one bedroom unit was \$425.00 per month and \$545.00 for a two-bedroom unit.³⁴ Up to fifty percent of the units were subsidized so that housing charges were geared to not more than twenty-five percent of the householder's income. Cable television, hydro and electric heating costs were included in the housing charge. A limited number of underground parking spaces were available at an additional monthly charge of \$25.00. All Co-op members paid a one-time, non-refundable \$10.00 membership fee and each household paid a \$10.00 application fee. A refundable \$100.00

³³Several of the people I interviewed used wheelchairs in their apartments. Although they appreciated the modifications that had been made, they offered more suggestions to improve their units and recommended that architects be obliged to consult with wheelchair users when designing apartments for their use. One member who used a wheelchair told me that not enough modifications had been made to her unit. She speculated that this would enable a modified unit to be rented to a non-disabled person if it could not be filled by a disabled person.

³⁴No housing charge increases were introduced between 1983 and 1990.

maintenance deposit was also charged. The Co-op employed maintenance and management staff.³⁵

Visitors to the Co-op gained entrance via an "enterphone" intercom system which was a security communication device that required all outsiders to be admitted by the member(s) they were visiting. In addition to the normal "pull/push" door, a push button system could be accessed to automatically activate the front door so that people in wheelchairs or people, who for various reasons were unable to open the door on their own, could enter the building. The entrance to the building was level with the street, thus allowing people in wheelchairs access to the front of the building and a safe, sheltered place to wait for a Wheel-Trans vehicle.³⁶

My first impression of the Co-op, as conveyed by the appearance of its entrance, was of a well-maintained, non-institutional, modern apartment building. The lobby was attractively appointed with several easy chairs, small coffee tables topped with copies of the New Yorker magazine, and a number of flourishing

³⁵The building superintendent and his wife lived on the first floor of the Co-op. In addition to his contractual duties, the superintendent and his wife often performed many extra duties, such as taking members on weekend outings, contributing articles to the Co-op newsletter, and helping out at social events. Many of the members told me how appreciative they were of the assistance provided by this couple, whose devotion to the Co-op and its members was clearly evident. At the August barbecue I attended a special presentation of "a night out on the town", consisting of theatre tickets and money for dinner, was presented to them in recognition of their valuable contributions to the Co-op. Other staff employed by the Co-op included a full-time co-ordinator and a part-time bookkeeper, who were responsible for handling the administrative business of the Co-op's day-to-day operation.

³⁶Wheel-Trans is a service operated by the Toronto Transit Commission (TTC) for physically disabled persons who cannot use conventional TTC service.

plants. Three units occupied by members were located on the main floor across from the office. These units each had individual patios instead of the balconies which the units on the upper floors all had.³⁷ The office out of which the co-ordinator and part-time bookkeeper worked also housed the Co-op's computer system and photocopier. Next door to the office was another unit which served as the Co-op's guest suite. Members were able to book this unit in advance for an extra fee if they were having out-of-town guests. Another unit on the main floor was occupied by the superintendent and his wife. As well, the mail boxes for the building's residents were situated just inside the front door.

The Co-op's other common areas, also located on the main floor, were the board room, craft room and lounge. The board room was furnished with long tables and wicker type arm chairs which presented an overall modern, yet functional impression. According to the co-ordinator, the room was used extensively for various Co-op committee meetings, as well as by members for

³⁷Generally, the ground floor apartments were not desired by members because of their lack of privacy and potential for noise from the lounge, lobby, and co-ordinator's office. One member told me that when she first moved into the Co-op, she was assigned to a unit on the ground floor. However, after enduring a number of incidents in which strangers came in from the street to peer into her windows, she put her name on the internal waiting list to transfer to a unit on another floor. Although I thought that ground floor units might appeal to people with mobility problems, two of these units were occupied by younger members with no visible disabilities. Perhaps the fact that these individuals were at work during the day made them less susceptible to the day-time traffic and noise past their doors. Other members told me that while their initial unit allocation had been to the main floor, they were later able to transfer to other units located on another floor.

their own personal use whenever it was vacant.³⁸ The craft room, located next to the board room, served several other functions, such as an extra meeting room and examination room for the monthly visits to the Co-op by a podiatrist.

The lounge was a very large, sunny room with brightly coloured, floral upholstered easy chairs and sofas, several tables, a large television suspended from the ceiling, and a piano. A library/resource centre was situated at one end of the room and there was a small kitchen with a stove and refrigerator adjoining the lounge. Post cards sent from members on their various travels, a calendar of upcoming events, ticket numbers of participants in the Co-op's lottery pool, and notices of a general nature were posted on the bulletin boards located on one of the walls. Well-cared for plants, which were maintained by several members of the gardening committee, served to brighten this room.

Sliding glass doors from the lounge led to a welcoming terrace, below which was the underground parking garage for those members with cars. The terrace accommodated tables and chairs and there were barrels of plants, and as an experiment of the gardening committee, a small herb garden had been planted. Despite the attractiveness of the terrace, members rarely made use of this feature, other than for the communal summer barbecues.³⁹

³⁸Some of the Co-op members, who for various reasons preferred that I not enter their apartments, suggested the board room as an alternate location for my interviews with them. The board room was more private than the lounge and I never found it to be occupied on any of these occasions.

³⁹The patio's lack of use by Co-op members was something which I observed first-hand and was reported to me by a number of members. During the day, I rarely saw anyone on the terrace other than the members of the gardening committee watering the plants. The afternoon "coffee club" evidently preferred the air conditioned lounge and thus remained indoors. When questioned about

The lounge, which was air conditioned in the summer, was used by the Co-op for parties, bingo, card games, afternoon and evening "meetings" of the coffee club, movies, general membership and annual meetings, music nights, information seminars, and special entertainment events. As well, individual members were able to book the lounge for their own use if they were having a large, private gathering.

The Co-op had two large elevators each able to accommodate an individual in a wheelchair as well as several other standing passengers. A service elevator was available for use by members moving in or out of the building, and there was a large room on the ground floor that could be used for short-term storage on moving days.

Floors two through five each had eleven units, while the remaining floors six to ten had ten apartments each. Every floor had its own laundry room along one corridor and a garbage chute at the opposite end. All of the floors in the Co-op were designed with their own particular colour scheme and were attractively decorated with framed prints. The walls were painted and wall-papered and the floors were carpeted in attractive colours rather than the traditional institutional grey or beige. Two stairways were located on each floor at the end of two opposing corridors. As well, every floor had its own bulletin

their reluctance to use the patio, I was told by several people that it was "too hot" or "too windy". As well, the openness on three sides made some members comment that "they would feel on display" if they sat there. Another member told me that the patio was "really a glorified tennis court" and suggested that its "unbroken expanse should be camouflaged with high hedges." An article in the Co-op newsletter noted that the maintenance committee was considering ways to create more privacy for members wishing to sit on the balcony, possibly by erecting a windbreak.

board located beside the elevator and members' messages and a monthly calendar of events were posted there for the information of all members on the floor. A bulletin board located across from the elevators on the main floor was used to post the minutes from the general members' meetings, as well as from any committee meetings. A suggestion box was also located on the ground floor.⁴⁰

Each apartment had a small drop box beside it for internal mail, such as the Renaissance newsletter or agendas, minutes, and materials for general members' meetings. It was not uncommon to see bags of food or books and magazines tucked into these drop boxes or hanging from the door handles to individual units, as items were frequently exchanged between members.

The exterior doors to the apartments were made of heavy wood and were equipped with dead-bolt locks which locked from the outside. The door handles were the lever type of hardware, rather than the traditional "door knob". Levered handles were chosen because they are easier for people with arthritic hands and wrists to operate. As the doors did not come equipped with door bells, a number of the residents had installed their own door bells or heavy brass knocker handles on the outside of their doors. Each door had a peephole, which was located at a lower level for the units which were designed to accommodate persons with disabilities.⁴¹ The apartments occupied by Jewish members were

⁴⁰Any suggestions received were reviewed by the board of directors and the suggestions and their responses were printed in the Co-op newsletter.

⁴¹One of the problems I unexpectedly encountered in conducting my initial census survey of Co-op members was getting people to open their doors when I knocked. In some cases, despite however hard I knocked, particularly if there was no brass knocker or door bell, my knocks went unanswered. Often, from the hallway, I could hear the television or music playing loudly so I knew that

often detectable from the outside by the intricately carved mezuzahs⁴² on their doors.

I had the opportunity to visit a number of the units when I was conducting interviews with the members. Although I tried to schedule my interviews in advance, my appointments were often made on very short notice since people often told me that it was convenient for me to see them at the time I called. Although I was frequently cautioned by members that their apartments were "a mess", I never found this to be the case. Members generally seemed to take great pride in their own units, as well as in the overall appearance of the entire Co-op. Indeed, several suggestions from the suggestion box, which were reprinted in the Renaissance newsletter, questioned whether any standards could be implemented to direct members on what should or should not be placed outside the doors of the units and on balconies. Concerns were expressed that "tacky boot trays" and "carpet remnants" placed outside some doors, in addition to being hazardous, were ruining the decor and "attractive colour schemes" of the Co-op.

Another member recounted to me how a piece of wallpaper, which had come loose from the wall by the elevator on her floor, had been reported immediately to the co-ordinator by several residents on that floor. She suggested

someone was home. I did not know whether the person a) could not hear me knocking; b) heard me knocking and chose not to answer the door; or c) heard me knocking, looked through the peephole, saw who it was and decided not to answer the door.

⁴²A mezuzah is a small parchment scroll inscribed with Deuteronomy 6:4-9 and 11:13-21 and placed in a case fixed to the door post by some Jewish families as a visible reminder of their faith.

that because co-op members have a greater stake in their co-op, they take more pride in maintaining appearances, than in a regular run-for-profit apartment building where someone probably would have torn the wallpaper from the wall.

The apartments varied greatly in the amount and style of home furnishings according to the personality and cultural background of the occupants. Many people were eager to point out their prized possessions to me and family photographs, particularly of grandchildren, assumed primary importance during my visits.

One point on which there was no agreement was the need for air conditioning in the units. Air conditioning was not included with the units, although some members had installed portable air conditioners in their windows. Others had electric fans for the bedroom or living room. Since I did most of my interviewing in the summer months and many of the days were extremely hot and humid, the weather assumed an elevated status as a subject for conversation. Next to inquiries about someone's health, the weather seemed to be the second most important topic of discussion.

Many people noted that central air conditioning should have been installed in the building and included in the housing charge, while other members said that they did not like air conditioning and were glad that it was not a feature included with the units. While some members seemed particularly sensitive and bothered by the heat, others did not like the drafts created by air conditioners. A few of the younger, working members indicated that they would appreciate coming home to an air conditioned apartment on hot summer days, particularly if they had spent the day in an air conditioned office. People who were retired and

spent most of the day at home also expressed a desire for air conditioning in their units. On the other hand, some members who were away for much of the summer did not see the need for air conditioners since they felt able to endure the few hot days they were at the Co-op and did not want an additional and unnecessary expense.

The lounge, which was air conditioned, did not appear to get extra use on hot days by members wishing to obtain refuge from their sweltering units. In fact, while most of the coffee club members appreciated the air conditioning, it caused irritation to those who wore hearing aids since the noise was amplified and became an annoying distraction.

One of the board members noted that since utility costs were included in the monthly housing charge, it was unfair for those members with portable air conditioners to pay the same charge as those members without air conditioners. She noted that perhaps an additional yearly charge of \$50.00 should be paid by members with air conditioners. Since even some of the advocates of air conditioning questioned the extra utility costs which would be incurred with central air conditioning, most people seemed to agree that the decision on whether to install air conditioners or not was best left to the individual unit occupants. The decision on whether or not to implement a surcharge on those members with air conditioners was unresolved when I left the Co-op.

Pets were permitted in the Co-op although there was a "Pet Policy" which governed the maximum numbers allowed and established general rules for their existence at Renaissance. Cats seemed to be the preferred pet among

Co-op members and I was told several times how important pets were to older people in general because of their therapeutic value. One woman who lived alone and required a wheelchair told me that she enjoyed her two cats because they were "something depending on [her] for a change." Members also shared information on the health of their own pets with other pet owners. At various occasions on the elevator and at the summer barbecue I attended, I heard such conversations take place, as well as members exchanging the names of veterinarians who would make house calls to the Co-op.

One of the major problems for members that was repeatedly recounted to me was the inadequate size of the apartments, particularly the one-bedroom units. The square footage of a typical one-bedroom apartment was 479 square feet and 741 square feet for an average two-bedroom apartment. Small size is a typical complaint among dwellers in seniors' facilities, perhaps because older people have accumulated belongings over the course of their lives. Many Renaissance members told me that they had been forced to part with treasured pieces of furniture and other "worldly possessions" to accommodate the small room sizes. I mention the size only because it was one of the few complaints about the Co-op's design noted to me by members. Also, I was told by several members that one of the problems encountered in initially filling the Co-op was related to the small apartment size, which some applicants refused to accept.

Typical comments regarding apartment size were negative. One resident complained that "there isn't even enough room to put a coffee table" while someone else remarked that "there is not enough room to fling a cat around" in the one-bedroom apartments. Another person was "always bumping

into things" because her apartment was too small to house all of her furniture. She suggested that more space could have been created by removing one of the dividing walls and making the apartment into a studio unit. Only one or two members mentioned a benefit of the small apartment size which was its ease to clean.

Some members expressed regret in not applying for a two-bedroom apartment when they made their initial application to the Co-op.⁴³ One woman informed me that she was occupying a modified two-bedroom unit because when she moved into the Co-op, her husband's health problems had necessitated a separate bedroom. Following her husband's death, she had elected to stay in the larger apartment which she now considered "home". She recognized, however, that she might be forced to move if someone else requiring a modified unit moved into the Co-op since she did not have a disability.

Members who frequently had grandchildren or other friends and relatives visiting told me that they liked to have a spare room available for these occasions rather than relying on the availability of the designated "guest suite" on the first floor. Since many of the Co-op's residents could not afford the luxury of having a "spare bedroom" or they chose to spend their money in other ways, it was perhaps unfortunate that the one-bedroom units were not larger.

The other most talked about problem with the physical structure of the building was security. Although by many people's standards, the building would be considered quite safe, I was told many times that members wished for a more

⁴³According to the Co-op's "Occupancy Guidelines", one person was eligible for a two-bedroom apartment if he or she was able to pay the full housing charge.

secure building. As I have mentioned already, in order to be admitted to the building, an outsider had to contact the party he or she intended to visit through the "enterphone" system⁴⁴ just inside the front door. The "enterphone" was a regular telephone hand set and visitors pressed in the numbers displayed on the board for whomever they wished to visit. Co-op members were alerted of visitors via their telephone and spoke to the person using their own telephone. If they wished to admit the guest, a numerical code was dialled on the phone and the door to the lobby would then unlock.

If used correctly, one would expect that this system would be fairly secure. Problems arose, however, in several ways. A few members suggested that other members, whose facility with English was poor, often admitted anyone who called them. Secondly, other strangers were reported to have entered the Co-op by following along behind guests who were admitted by a Co-op member. As well, one could enter the building by either pulling the door open or by pushing a small red button which automatically opened the door and kept it open for sufficient time to allow someone in a wheelchair to pass through. I observed that a number of people, other than those in wheelchairs, often activated the red button. Evidently, outsiders also entered the building when the door was opened for this extended time.

⁴⁴A member of the maintenance committee informed me that the "enterphone" system was preferable to the type of small microphones which other apartment buildings sometimes use. The quality of the sound is not as clear with microphones and apparently "enterphone" was selected because it would meet the needs of older people better.

Members were very concerned about the misuse of the security features on the front door.⁴⁵ Articles appeared in the newsletter urging members to be vigilant in their safeguarding of the Co-op. Proper use of the automatic door opener was explained and members were asked to be mindful of suspicious strangers and to self-police the building by questioning strangers about the purpose of their visit and whom they were visiting.⁴⁶ Neighbours also made an effort to remove flyers and papers from each other's drop boxes in the hall when someone was away so that it would not be evident to people passing by that the unit was vacant.

Most members informed me that they always kept the doors to their apartments locked and some people said that they never answered their doors unless they were expecting someone from within the Co-op to visit or an outside

⁴⁵When notices advertising a local moving service were found in members' drop boxes, a letter appeared in the newsletter asking who had let the person into the building. Members were again urged to wait until the front door was completely closed before exiting the foyer. Another incident was reported to me of an intruder who entered the building and went to one of the floors where he frightened a woman so that she locked herself into the laundry room for over one hour. Several reports of minor thefts or attempted theft were also noted in the newsletter.

⁴⁶I became aware of the members' security-conscious attitude almost immediately. When I attended the general members' meeting to seek their permission for my research, I was questioned afterwards by a number of people about how I would be getting home. Several sexual assaults on women walking home after exiting from Toronto buses had been reported in the news at that time and these members urged me to be cautious as I made my way home and suggested that I not stay too late. Later, when I began my fieldwork, the co-ordinator gave me a key to the front door so that I would not have to depend on her to let me into the building. For the first few times that I used the key until I got to know the members better, I felt somewhat like an intruder when I entered the building and tried to arrange my arrivals at the front door to times when nobody would be in the lobby.

visitor rang from the lobby. As an added security feature, doors were equipped with peepholes and sliding chains which allowed an individual to open the door wide enough to see who was there, but the person on the outside was still locked out.⁴⁷ One member told me that she was so concerned about security that she would be prepared to pay an additional charge if a camera system could be installed inside the front door to the Co-op.

From their well-stated concerns over safety issues, I inferred from my discussions that Co-op members' fears centred around threats from outsiders. Overall, members did not seem to be particularly worried about a security risk from other Co-op members. I was told that several thefts had been reported and a number of small items had occasionally been taken from the drop boxes, but overall people seemed to trust each other. One member, who had undergone surgery, returned home after a lengthy stay in the hospital. She told me that during her convalescence she kept the door to her unit unlocked because it was too strenuous for her to "keep hopping up and down every few minutes to answer the door" as neighbours came over to offer her their assistance.

When the Co-op first began to accept members there were three basic prerequisites for membership: one member of each household had to be at least fifty-five years old, each household had to demonstrate financial responsibility, and all applicants had to indicate a commitment to the co-operative principles and a willingness to participate in the activities and decision-making of the

⁴⁷When I knocked on Co-op members' doors, I was often scrutinized through the chain-secured door before being admitted into the unit, even when an interview time had been pre-arranged and confirmed.

Co-op. Due to unanticipated problems in filling the units, the age limit for at least one household member was lowered to fifty years and the remaining residents had to be at least twenty-five years or older.

In one household, a daughter was living with her mother who was unwell and required personal and medical assistance. When her mother was eventually forced to leave the Co-op for hospital care, the daughter, who was much younger than fifty years of age, had to move from the Co-op. One all-women's co-op in Toronto also placed restrictions on its membership, although by gender rather than age. Male children were denied membership with full voting rights and responsibilities in the co-op although daughters were entitled to become voting members when they turned eighteen (Wekerle 1988:75). As well, women at other feminist co-ops sometimes have to move to smaller units when their children are old enough to move out on their own since certain restrictions are placed on the ratio of people per unit.

A more recent Renaissance "Membership Selection and Occupancy Policy" listed several other criteria which were used to judge acceptability of applicants for membership. The newer policy added that 1) applicants must be in sufficient good health not to need specialized care beyond the means of their immediate household, 2) should indicate permanency or long-term commitment to the Co-op, 3) likely to be a good resident and a good neighbour who will maintain his or her home in good condition and will respect the rights of others, 4) household size and income meet the requirements of the Co-op, and 5) no indication of prejudicial attitude towards persons on the basis of race, religion, income or on any other basis which is a violation of fundamental human rights.

Most of the members who lived in the Co-op during the time I was conducting my fieldwork there moved in when the building first opened. Because of members' overall satisfaction with the Co-op, there was not a high resident turnover in any given year and very few people left the Co-op voluntarily.⁴⁸ Unlike an age-integrated co-op where families may eventually save enough money by living in the co-op so that they can move out and buy their own home, senior citizens often choose to live in co-ops because they are seeking more permanent and financially secure housing on a long-term basis.

A former co-ordinator at Renaissance indicated that on average, there were three deaths each year in the Co-op. During a one year period, I observed two households leave the Co-op to move nearer their families. Of these households, one couple relocated to another city and the other member moved in with his daughter. He subsequently re-applied for membership in the Co-op. Another woman had to leave the Co-op because she required the level of care provided by a nursing home. Two members died, although in one case, the surviving wife remained at the Co-op.

When I began my fieldwork, there were 124 residents, of whom two-thirds were female.⁴⁹ Twenty-six units were occupied by two people, primarily by

⁴⁸A 1982 survey of thirty-seven Toronto co-ops found that the two most important reasons for people moving from their co-ops were practical ones: an expected change in job location and a change in family size. The need for special facilities due to age or disability accounted for 2.8 percent of the responses (Myra Schiff Consultants 1982:27).

⁴⁹Barbara Sanford's (1989:25) study of three Toronto senior citizens' housing co-ops also found that women outnumbered men by about two to one at each co-op.

couples married or living together. As well, there were three mother-daughter arrangements, one brother-sister combination,⁵⁰ and two sisters who shared an apartment. Two units were each occupied by two unrelated people who were matched by social service agencies. Although a small number of the Co-op's members were employed outside of the Co-op, the majority were retired from a wide range of occupations which included clerks, nurses, accountants, teachers, professors, interpreters, factory workers, artists, cleaners, plumbers, computer sales personnel and clothing manufacturers.

The ethnic backgrounds represented at Renaissance were very diverse. Several members commented that the Co-op was "like the United Nations" because of this diversity. When I was conducting my survey of the Co-op membership, a little less than one-third of all Renaissance residents were Jewish. Among these members, almost one-half had emigrated from Russia. Other Co-op members had come to Canada from a number of countries, including Austria, Czechoslovakia, England, Germany, Guyana, Hungary, Italy, Jamaica, Poland, Rhodesia (now Zimbabwe), Romania, Scotland, and Trinidad.

A flyer used to advertise the Co-op to potential members clearly depicted the community lifestyle offered at Renaissance. An accompanying sketch illustrated the apartment building in the background, while in the foreground, a number of older people were shown standing in groups chatting and seated at tables and chairs (some in wheelchairs) on the terrace. According to the brochure:

⁵⁰There were also several brothers and sisters who lived in the Co-op but occupied separate units, although they shared their meals.

Our Co-op offers affordable city living in a friendly community, controlled by the residents themselves. There is no landlord's profit. Rents will increase only with increased costs. Living in the Co-op allows us to share in the management and maintenance decisions that affect us and gives us the feeling of belonging to a community where we enjoy the security of knowing our neighbours.

The important features of both the Co-op and the neighbourhood were each listed separately below the sketch. Details about the neighbourhood tended to emphasize the convenience of the Co-op's location to the subway and bus, shopping, police and fire stations, places of worship, and community services. The various attributes of the Co-op's physical structure and cost, which have already been described, were also noted to attract potential applicants.

Location has been identified as one of the primary considerations taken into account by older people when they are choosing a place to live (Stone 1981:58; Kling and Fuerstenberg 1983:53; Regnier 1983:354). In terms of its location, Renaissance had much to offer its members. These advantages have already been noted. In particular, members seemed most appreciative of the Co-op's proximity to public transportation departure points by bus and subway. A bus stop was located outside the Co-op's front door and a subway station was situated just one block away.

I spent considerable time walking around the neighbourhood surrounding the Co-op in order to familiarize myself with the environment. The front of the Co-op faced on to a busy road and most of the residents whose apartments were on that side of the building complained to me about the noise from the traffic and the frequency with which accidents seemed to occur at a nearby intersection. One member remarked that in her household, the wailing

sirens of ambulances, fire trucks and police cars, which seemed to be heard routinely when they were eating dinner, were referred to as their "supper-time serenade". Another member, whose apartment was located on the noisy side of the building, declared that, "there's always something going on out there!" The other sides of the building, however, led to quieter residential areas. A small park was set on one side between the Co-op and the synagogue. Other larger parks and a school were located in the neighbourhood behind the Co-op. The houses closest to the Co-op were fairly small, but well-maintained family homes. Crossing through another park, equipped with tennis courts and an indoor ice rink, led to another neighbourhood with very large and expensive homes. Very few Co-op members mentioned to me that they had ever walked in this park, which is located some distance from Renaissance.

Co-op members' immediate shopping needs could be met by one of the stores located on the main street on which the Co-op fronts. A bank was located on one side of the Co-op and I frequently observed members conducting business inside. Immediately across the street from the Co-op was a small grocery store and a pharmacy, both well used by many Co-op members. The grocery store had a limited stock so members could not rely upon it for their weekly shopping needs, however, for small purchases of everyday items it seemed quite acceptable. Members most often told me that they walked or took the bus to one of several discount grocery stores located west of the Co-op. Further west was a small plaza which had a larger chain grocery store, a discount department store and various small shops. This plaza was accessible by bus and members did travel there to shop. One Co-op member who drove had a regular group of four

Renaissance members whom she transported weekly to this plaza so that they could do their grocery shopping.

Upon exiting the Co-op, two distinct cultural milieus were encountered, depending upon which direction one chose to travel. As I have indicated, there were a number of small discount shops to the west of the Co-op. Many of the shopkeepers in that area had West Indian backgrounds and the stores reflected this cultural heritage. There were shops specializing in Caribbean clothing and foods, West Indian restaurants, businesses which sent parcels to Jamaica, and hairdressers catering to West Indian hairstyles. The sound of reggae music, emanating from these stores, could be heard on the streets and the flavours of Jamaican cooking saturated the air.

Not all of the shops in this area, however, demonstrated this West Indies culture. A public library was located in this vicinity, although it was not well used by Co-op members because one of the librarians came to the Co-op on a regular basis to deliver and pick up books from the Co-op's members in her bookmobile.⁵¹ As well, a fabric store was noted for the fine quality and quantity of its merchandise and was frequented by many of the Co-op members who sewed.

Travelling east from the Co-op's main doors past the synagogue led to a predominantly Jewish shopping area of delicatessens, kosher markets and

⁵¹Renaissance members were very thankful for this library service, especially those members who were unable to travel to the library in person. The librarian was mentioned frequently in the Co-op newsletter and praised for the extraordinary efforts which she took to find appropriate books for the enjoyment of individual Co-op members. Many members made a special point to inform me of the wonderful services provided by this librarian.

bakeries. As well, there were a number of exclusive boutiques, banks and small cafés. Several small apartment buildings and a nursing home were located on one side of the street. The residential area located on the side streets branching off from the main road consisted of stately homes situated on large properties and was recognized as being one of most affluent neighbourhoods in Toronto.

Co-op members primarily reported to me that they shopped in the stores west of the Co-op, and indeed, I frequently met Renaissance residents whenever I travelled in that direction. I never saw any Co-op members in any of the more expensive stores to the east of the Co-op, although people reported that they occasionally shopped in that area. Other Co-op members told me that they did not like any of the stores in the area and preferred to travel the longer distances to neighbourhoods where they had once lived, to the St. Lawrence Market, to natural food stores along Danforth Avenue, or to a large shopping mall, located several subway stops north of the Co-op, which contained several major department stores and a large grocery store. Several members told me that they had changed their shopping patterns when they moved into Renaissance. Instead of shopping once a week at a large chain store, they preferred to pick up fewer items from the smaller stores on a daily basis. One woman outlined her daily routine which consisted of a morning walk, picking up the newspaper, stopping along the way to read the paper with a cup of coffee and buying several grocery items on the way home.

FORMAL AND INFORMAL ACTIVITIES

As a self-managed Co-op, Renaissance operated a number of committees, including social, gardening, maintenance, newsletter, membership, library, finance, and New Horizons.⁵² Each of these committees had a chairman⁵³, vice-chairman, secretary, treasurer and a number of members, and was responsible for executing certain duties which assisted in some way with the Co-op's general operations.

Every Co-op member was expected to contribute a minimum of four hours each month to the Co-op. This participation requirement was usually considered to be fulfilled when a member spent the required number of hours participating in the activities of one of the Co-op's committees or on the board of directors. Committee involvement included attending the meetings which were held on a regular basis, as well as fulfilling whatever duties were assigned. For example, members of the gardening committee were responsible for overseeing the spring planting of flowers and maintaining the Co-op's gardens. The

⁵²New Horizons is a federal program operated by Health and Welfare Canada which provides financial grants to senior citizens' groups of ten or more people to be used to purchase equipment for cultural, educational and recreational projects and craft supplies. For example, at Renaissance, New Horizon funds were used to purchase a piano, sound system, film projector and screen, kitchen equipment, card tables, games, and craft materials.

⁵³The names "chairman" and "vice-chairman" were used by Co-op members for all of the committees and were the terms used in official Co-op documents. I have chosen to adopt the Co-op's terminology throughout this thesis. While I was at Renaissance, I only heard the term "chairperson" used in a few instances.

superintendent was responsible for the larger jobs of watering the lawns and cutting the grass. Likewise, membership committee members would review applications and interview prospective Co-op members.

A seven-person board of directors was elected by the members for a two year term at the annual general meeting. The board members were responsible for selecting among themselves who would be the official officers of the board. Being a Renaissance board director involved a considerable investment of time. When I began my fieldwork, a new board had recently been elected and my interviews with some of the directors revealed the number of long hours which were required. The co-ordinator also commented on the length of the meetings, which she was required to attend. It was not uncommon for the board meetings to continue until almost midnight. In addition to the regular board meetings, each director was assigned a liaison responsibility for a Co-op committee or to the Co-op staff.

The Co-op also had a number of policies and by-laws which were primarily developed by the board of directors in the early days of the Co-op's formation, but which were all approved by the general membership. All members received a Co-op handbook containing the policies and by-laws and other general information when they moved into the Co-op and were required to adhere to the guidelines stated therein. The board of directors was responsible for ensuring that these policies and by-laws were respected, as well as for preparing a budget for the future fiscal year (October 1 to September 30), showing the estimated total expenses of the Co-op and all external revenue and the housing charges proposed for each unit.

The Renaissance newsletter was an integral part of life in the Co-op. It was published nine months of the year, summer months excluded, and it was responsible for conveying news of upcoming social events to members, reporting on various trips taken by members, listing the birthdays of Co-op members for that month, apprising the members who was recovering from illness or in the hospital, and providing a forum for members to share their thoughts on a variety of issues. A number of graphic images, theatre and restaurant reviews, poems and short reminiscences enhanced each issue, which was generally at least twenty pages in length.

During the time when I was conducting fieldwork at the Co-op, the newsletter was being produced under the direction of a particularly talented chairman and many of the members remarked to me that the quality of the newsletter had improved considerably throughout her term.⁵⁴ The members at Renaissance genuinely seemed to appreciate the time put into the newsletter by the committee members, and in particular by the chairman of the newsletter committee. As well, several members of the newsletter committee told me that they felt that they were making an important contribution to the Co-op by participating on this committee because everyone thought that the newsletter was such an integral part of the Co-op's existence. Some of these same members also

⁵⁴The Co-ordinator at one of the other senior citizens' co-ops I visited also commented to me that Renaissance had a particularly fine newsletter. Apparently, her co-op was sent copies of the Renaissance newsletter on a regular basis. She said that she was too embarrassed to reciprocate because there was not any great interest in the production of a newsletter at her co-op and the result was a series of poorly photocopied articles extracted from other sources and pasted together.

added that although they were initially reluctant to join the newsletter committee because they did not feel qualified to do the necessary editing, they welcomed the chance to learn new skills.

A calendar of events was posted on the bulletin boards throughout the Co-op to list the activities happening each month. Some events occurred on a regular daily or weekly basis, while others were one-time only events planned to mark a special holiday or entertainment or as part of an educational experience for the Co-op. Most of these special events were planned by the social committee.

Unfortunately, many of the regular activities, such as the Wednesday morning exercise and Thursday night Tai Chi classes, did not continue throughout the summer⁵⁵ so I was unable to observe first-hand how many people participated in these activities. I did, however, monitor the monthly calendar of events and read back issues of the newsletter to see what other activities of note had occurred at the Co-op while I was not there.

Because of the large Jewish population at Renaissance, theme parties were usually combined around Jewish and Christian holidays. Examples of such parties included Purim/Saint Patrick's Day in March and Christmas/Hanukkah in December. The Co-op also held a New Year's party and an "Anniversary Party" in October to commemorate the opening of the Co-op.

⁵⁵Karen Jonas (1979:36), in her study of older people living in public housing projects in Milwaukee, Wisconsin, also encountered difficulties in her research because summer was a time allocated to visiting families and, as a result, "other building activities slow down or are not scheduled during the summer months." Similarly, weekends were also designated as "family time".

Regular activities included the daily "coffee club", an open drop-in for any Co-op member at which coffee, tea and cookies were available for a nominal charge. This club met twice daily, Monday to Friday for an hour in the afternoon and again in the early evening. Co-op members volunteered to make the coffee and tea and to set out the food. Cribbage and bridge were played in the lounge on Tuesday and Friday evenings. Bingo was played in the lounge on Monday nights. One member was responsible for showing movies on Sunday nights throughout the year, summer months excluded, and he organized musical theme nights for Wednesday evenings, including the summer. Interested members met for crafts on Tuesday and Thursday afternoons.

During the summer, free barbecues were held on the last Saturday night of each month. Also, one member arranged for a local priest to come to the Co-op on occasional afternoons to conduct a mass in the lounge for interested Roman Catholics. As well, several fundraisers, such as a patio sale and rummage-craft-bake sale and raffle, were successfully organized and staged by Co-op members.

In the past, the Co-op had organized trips to the McMichael Canadian Art Collection in Kleinburg, the African Lion Safari in Rockton, Kingston and the Islands, the Fort Erie Race Track, the Sharon Temple, the Nottawasaga Inn, and outdoor summer theatre productions in Toronto.

Other special events have included a fire safety presentation and film by the local fire department, a "Balcony Flowerbox Contest" organized by the

gardening committee,⁵⁶ an afternoon bingo game with children from a local elementary school,⁵⁷ a musical theatrical presentation, a seminar by an investment firm, a "Grandparents/Grandchildren Party", a games night, presentation by the gardening committee and a "Volunteer Party". The Co-op also collected old eyeglasses for the Evangelical Medical Aid Society in a deposit box kept in the lounge. The summer production of STEPS (Seniors Taking Extra Precautions), a series of skits sponsored by the police and performed by students, was staged in the lounge. The Co-op also participated in "Vial of Life", a program operated by the police to permit the identification by emergency services personnel of the medications taken by senior citizens in case of an emergency. I was also told that a swimming pool was occasionally rented and that members arranged car pools to ensure that all interested members could attend.

⁵⁶Members of the gardening committee were responsible for judging the boxes of the various entrants. Cash prizes, ranging from ten to thirty dollars, were presented to the first three prize winners at the August barbecue. Everyone else who entered received a prize from a "grab bag" and photographs were taken of the winners.

⁵⁷There was a small core of the Renaissance membership which actively sought out ways to make the Co-op involved in the larger outside community. These members believed that the Co-op should not regard itself as an isolated "island" and the bingo game with the local school children was one way of becoming involved with the surrounding neighbourhood. I was told that although there had initially been great opposition to the bingo proposal and the motion had barely passed when a vote was taken, its supporters worked very hard to ensure that the event was the huge success that it was. Another proposal, which had not yet been tried, was to invite neighbours from one of the blocks adjacent to the Co-op to a party or other suitable social function. As well, involvement in the local ratepayers' association and community organizations was encouraged.

THE RESEARCHER

The research that I conducted at Renaissance was my first endeavour at anthropological fieldwork, as well as my first extended experience with a residence for older people. The initial methodology which I proposed involved a census of all Co-op members, through which I would collect data on certain basic demographic factors, such as age, sex, marital status, ethnic affiliation, income level, and educational attainment. A second survey would be completed at the same time to gather data on the members' units. The intent of this survey was to identify the number of people inhabiting each unit, the size of the apartment, length of residency at Renaissance, housing charge paid, languages spoken, and whether the unit was accessible to persons with disabilities.

I had hoped that I would be able to get the consent of most members to participate in this preliminary census and that this process would be completed very quickly. I then planned to use the information collected from the census to select the sample of members who would be interviewed in greater detail. However, illness, vacations, language difficulties, and refusals to participate meant that I was unable to collect demographic information from all members. As well, perhaps due to my inexperience, a number of the census-taking sessions, which I had intended to complete in five or ten minutes, lasted for several hours and themselves became full-scale interviews.

I did eventually complete a series of in-depth, open-ended interviews with thirty-eight Co-op members. In these interviews, I elicited information on members' attitudes towards participation, membership recruitment and selection,

ways of coping with members' declining physical abilities, building design, community formation and existence at Renaissance, and senior citizens' housing options. These interviews, which varied in length from forty-five minutes to seven and one-half hours, averaged one and one-half hour each and were usually conducted in the members' apartments. At times, the interviews veered considerably away from the topic under consideration. However, for the most part I found members' views interesting and I learned about many things other than housing-related issues from these discussions. The members whom I interviewed were hospitable, inviting me to lunch or offering cold drinks and other refreshments. Almost all of the members I interviewed who were parents were anxious to tell me about their children's careers (often supplying me with their business cards) or to relate amusing anecdotes to me involving their grandchildren and to show me family photographs. In addition to these formal, intensive interviews, another eight or ten informal interviews took place in various settings outside of the Co-op.

Prospective members to be interviewed were contacted by telephone, over the "enterphone" or in person, and if they consented to participate in my research, an interview time was arranged. Eager to make a good impression, I timed my calls to hours of the day when I felt certain I would not be disturbing anyone, confirmed the appointment in advance, dressed appropriately, and arrived on time. There was a time lapse between the night of the general meeting when the Co-op members gave me permission to carry out my research at Renaissance and when I was able to return to the Co-op to commence my interviews. At the suggestion of the co-ordinator, I delivered a notice to all of the members' drop

boxes on the first day that I arrived to begin the census so that people would be reminded of the project.

Before each census survey, and again before the in-depth interviews, I explained the purpose of my thesis and sought written permission from each person agreeing to participate in my research.⁵⁸ I also explained that members would not be identified by name in my thesis, nor would that of the Co-op.⁵⁹ A small number of people refused to participate in the basic survey for reasons attributed to lack of time, disinterest in the project, or dislike of completing forms. Hence, they were disqualified as potential participants in the subsequent, more detailed interviews.

In addition to the census and interviews, I also relied on participant observation. Jennie Keith (1982:28) has noted some of the difficulties in undertaking participant observation in an apartment building. She stated:

Participant observation is difficult in a modern apartment building where there are few public spaces, and more so in a society where privacy is so highly valued. The dining room was consequently as crucial to my research as it was to social life in the residence.

Since Renaissance did not have a dining room, I spent more time sitting in the lounge or on a bench at the side of the Co-op, engaging in what Kevin Eckert (1983:456) has termed "casual and serendipitous observations". The lobby was

⁵⁸Obtaining written consent from my informants was one of the conditions agreed upon by McMaster University's Committee on the Ethics of Research on Human Subjects when my application for research was reviewed and approved.

⁵⁹A number of people seemed disappointed by my intended use of pseudonyms. They hoped that my writings would bring them and the Co-op some recognition.

not a usual gathering place except at mail delivery time, and although I did sit there occasionally to observe who came and went in the course of the day, I felt very conspicuous and as a result, spent more time in the lounge, on the grounds outside the Co-op, or walking around the surrounding neighbourhood. I also attended the afternoon "coffee club", one meeting of the social committee,⁶⁰ and a barbecue.

I tried to interview as many people as I could within the time limits I had available. Although most of my interactions with Co-op members were positive, I did encounter several isolated incidents of hostility and rudeness. My data indicated that relative to the Co-op's population, my sample was fairly representative of working and retired Co-op members, married and unmarried, men and women, participants and non-participants in Co-op activities, and young and old members. To determine data on the overall Co-op population, I used a membership and telephone list provided to me by the co-ordinator and I also relied on the assistance of a liaison member from the Co-op who offered to help with the quantitative aspects of member identification. Language barriers prohibited interviews with some members who did not speak English well enough to carry on an extended conversation.

⁶⁰Most of the committees did not meet during the summer. During the time that I was doing my fieldwork, the social committee was the only committee which met. This meeting was held to plan the upcoming barbecue and to discuss bookings for entertainment in the fall.

SUMMARY

This chapter has provided a broad overview of everyday life at Renaissance Housing Co-op. I have tried to present the reader with a sense of the Co-op's geographical setting and what problems and advantages the Co-op's location offered its residents. I have also tried to orient the reader to the physical appearance of the Co-op as it might appear to a passerby on the street and how it looked on the inside. I have briefly profiled the Co-op's membership and have discussed various Co-op activities, both formal and informal.

In the following chapter, I will examine more closely those factors that foster and impede the creation of a sense of community at Renaissance. Specific topics to be addressed include the ways in which members were socialized into the Co-op, reasons for their participation in Co-op activities, friendships, factionalism, conflict resolution and problems posed by an exclusive membership of old people.

CHAPTER FOUR

COMMUNITY CREATION AT RENAISSANCE HOUSING CO-OP

This co-op living gives us much to be thankful for. We have the best of both worlds, where we live in harmony while still sharing different kinds of enjoyments. At the same time, we are learning to understand ourselves and others better (Renaissance Housing Co-op member).

We here in Renaissance are in a fortunate community, involved in the past four years, working together almost like a family, smoothly manning the Board, the committees and every aspect of Co-op life (Renaissance Housing Co-op member).

COMMUNITY DEFINED

When one reads any of the promotional literature developed by co-operative housing resource groups, the central focus is usually on the sense of community that is thought to be fostered by the co-operative housing lifestyle. For example, the Co-operative Housing Foundation of Canada (1986:np) has indicated three ways in which co-ops create a strong sense of community. First, active involvement by co-op members helps them to get to know one another and to develop mutual respect. Secondly, community develops when members work and socialize together. Finally, the self-management aspect in a co-op contributes to the belief that the co-op is a home rather than just somewhere to live. That co-op housing promotes community ties is a widely-held point of view and one

which seems to be shared by the Renaissance members quoted above in extracts taken from their Co-op newsletter.

What do people in the co-op sector mean when they speak of "community"? Community is a word that is used so frequently that its meaning is almost always taken for granted. On the other hand, social scientists who have made studying communities their life-time careers, have developed many definitions of "community". A brief study of some of these definitions shows that several attributes are shared.

According to Yair Levi and Howard Litwin (1986:253):

The community is no more a mere residential entity and an administrative unit with a host of demographic, socioeconomic and ecological characteristics, but a living organism looking for more power to cope with its problems and concerned with maximum utilisation of its human and material resources. Community means local, attuned to felt needs, gradual, respectful of local traditions and life streams.

Marcia Pelly Effrat (1974:25) has defined community as "an area in which groups and individuals interact as they carry on daily activities and in which regularized means of solving common problems have been developed." She also highlighted the difficulties encountered by social scientists when they attempt to investigate a community in any great depth. She said that "trying to study communities is like trying to scoop up jello with your fingers. You can get hold of some, but there's always more slipping away from you" (*Ibid.*:20).

Conrad Arensberg (1961:250) characterized the community as ". . . a structured social field of interindividual relationships unfolding through time." Arensberg noted that there is a temporal dimension to community since a

community usually outlasts its members. He believed that communities can be distinguished from other human associations based on territoriality and land use, by their repetitive character, their wholeness, and inclusiveness (*Ibid.*:249).

Chetkov-Yanoov's efforts to define community (1986:22), focused on the Latin origin of the word and its meaning of a sense of shared rights, privileges and activities. Attention was drawn to the fact that community members interact with each other according to certain shared expectations and ongoing commitments to recognized "norms, values, attitudes, aspirations, world-views traditions or patterns of culture" (*Ibid.*:22).

Three major components have been identified in most definitions of community. These three themes have been described by Lyon (1987:7) as "area, common ties and social interaction"; by Bernard (1973:3) as "locale, common ties and social interaction"; by Levi (1986:3) as "space, place and sentiment"; and by Keith (1982:5) as "territory, we-feeling and social organization". As well, discussions of the meaning of community by Gusfield (1975), Effrat (1974) and Chetkov-Yanoov (1986) contained variations on these three elements.

Jennie Keith, in her 1982 ethnographic study of Les Floralties, a French residence for retired construction workers and their families, devoted considerable attention to the analysis of these three elements of community. "Territory" referred to the fact that everyone in a community lives in the same place. The second factor, "we-feeling" was defined as:

. . . a sense of distinctiveness, of shared fate, of things in common, in short a feeling that "we" is the right word to use to describe a collectivity of individuals. A widely shared we-feeling is the characteristic essential to almost every usage of the word "community," from the narrowest to

the most metaphorical. It emphasizes the way people look at their own social world, and often appears most clearly in the opposition individuals make between themselves and some outside "they." The we-feeling is also very obvious to a newcomer who does not yet belong and whose differentness can be summed up as "he's not really one of us" (Keith 1982:5).

According to Keith, the sense of commonality between people in a community may be derived from many sources, including shared ethnic background, traditions, threat from the same enemy, common needs, interests or problems. The third ingredient in Keith's definition of community, "social organization", referred to the overriding importance of the social, as opposed to spatial, aspects of living together. Communities revolve around patterned organizations of social life which link kinship, class, residence, age, and friendship ties. Keith (1982:6) concluded that "community creation as a process can be summarized as the definition of new social borders, the insertion of new boundaries on a social map."

Again, it is important to point out that co-ops are at best partial communities. For example, Renaissance was only a single co-op situated in the midst of Toronto. It is essential to realize that the Co-op members had strong ties to this larger community through their family, friends, work, and participation in clubs and associations. The many competing attractions offered in cities and the ties members have there through outside commitments make it more difficult for a co-op to generate commitment to its "would-be community". Much of the anthropological literature portrays communities as if they were isolated and distanced from any other outside influences. In fact, they are not and the diverse social nature of these "partial" communities must be understood.

Community research can consider many topics including community organization, action and planning, norms and roles, community institutions and interaction patterns, and community-relevant activities such as the socialization of new members into the community, the exercise of social control, participation in group activities, and the ways of caring for those in need or in crisis situations.

Authors of ethnographic case studies usually examine single communities in detail and make generalizations from their findings to other communities of a similar nature. The problem is that the findings from a study of one community may not necessarily apply to other communities and there is, therefore, an inherent danger in making sweeping generalizations. Very few ethnographic studies have been conducted at senior citizens' housing co-operatives⁶¹ so comparisons are difficult to make with what I observed at Renaissance. In presenting the results of my research in this chapter, I am, therefore, not claiming that they purport to represent the situation at other senior citizens' housing co-ops. I have examined the literature of age-segregated residences for older people and similarities which exist with my observations at Renaissance are drawn to the reader's attention where appropriate.

⁶¹Anthropological studies of senior citizens' housing co-ops by Donelda Walker (1983) and Susan Washburn Byrne (1971) are two exceptions. Barbara Sanford, through a study conducted in 1989 by Sanford Associates, Community Planning and Social Research, has also completed a preliminary evaluation of how well co-operative housing was meeting the needs of its members in three Metropolitan Toronto senior citizens' co-ops.

SOCIALIZATION INTO RENAISSANCE

One of the subjects which I examined was the various ways in which new members were socialized into the Co-op. I am defining socialization as the process by which an individual learns the underlying values, rules, and ways of operating in a specific culture. Since housing co-ops market themselves as communities, I had assumed that the people who had chosen to live at Renaissance would have had certain expectations about the type of community they would find and what role they would play there.⁶²

Christine Fry (1977) has examined the phenomenon of "commodity communities", which she defined as "communities which have been intentionally planned and constructed" (*Ibid.*:115). Fry suggested that the retirement or age-graded community is one example of a "commodity community" and her research focused on two small mobile home estates for older people in Arizona. According to Fry (1977:116), in addition to the actual housing unit being offered for sale, it was the "'way of life,' the culture, the social organization" which was the focus of the transaction. Thus, "a community image and reputation become a part of the package in recruiting new members" (*Ibid.*)⁶³ Fry (1977:118) stated:

⁶²Promotional material for prospective applicants to Renaissance emphasized the community aspect of the Co-op. The brochure promised "affordable city living in a friendly community" and ". . . the feeling of belonging to a community where we enjoy the security of knowing our neighbours" [emphasis added].

⁶³Renaissance Co-op met Fry's definition of a "commodity community" although it differed from the mobile home estates which were used as her examples because the developers of the co-op were not interested in making a profit as were the private entrepreneurs who established Casas del Oro and Equus Estates, her case study communities.

. . . the decision to reside in a commodity community represents a "simplification of the complication" of contemporary urban life for their inhabitants. An individual finds a social world filled with people like himself with the same class background; at the same point in the life cycle; and with similar interests and problems. . . . The construction and maintenance of these formal associations provide a sense of corporateness and an "instant" tradition within these communities as well as providing the opportunity for extensive social networks or contacts to be established among the residents on an informal basis.

The majority of the members at Renaissance Co-op moved into the building when it first opened. In some ways, one might expect this factor to have facilitated and eased the socialization process for members since so many people were new at the same time. Interviews with Co-op members confirmed that this was indeed the case. One of my informants told me that she was relieved to have been "in the initial chunk of people" so that she could "fit" in from the beginning rather than having to move into an uncomfortable situation later on when everyone already knew each other.

Although Renaissance Co-op made a definite effort to market itself as an "instant community", my interviews with Co-op members revealed that many of them were not motivated by this feature when they made their initial application. Indeed, many of them admitted that they were not even familiar with the concept of co-operative housing when they applied for membership. The overriding factor prompting most people's interest seemed to have been the guarantee of continued affordability.

Renaissance's future will likely be influenced by the fact that most residents did not apply to the Co-op because they were seeking a form of housing that would provide them with self-management and participatory decision-making

opportunities. Research conducted in thirty-six American retirement communities, ranging in size from 150 to 21,000 people with diverse political structures, examined the importance and exercise of autonomy. Autonomy, which was defined as "the determination of goals, policies, and operation of the local community and its units by residents rather than by outsiders" (Streib, Folts and LaGreca 1985:403), may be viewed as a characteristic of co-operative housing. In all of the communities studied, the majority of the residents were over fifty years of age. The communities, themselves, were portrayed as centres of activity for "mature persons carrying on an active lifestyle with a wide spectrum of recreational, leisure, and civic activities" (*Ibid.*:404).

One of the most significant factors promoting autonomy in the communities studied was related to the role of the developer or owner. In general, resident-owned communities were more autonomous than communities where the lots were owned by the developer. In some instances, satisfaction with the operation of the communities seemed to preclude the need for autonomy. In addition, the aging of the residents was seen to affect autonomy. The researchers found that:

. . . as a [retirement] community ages, particularly as it becomes 10, 15, or 20 years old, the number of residents who can or will take an active participatory role in self-government may decline. Thus, one finds that in an aging, autonomous community an attrition of autonomy takes place by virtue of the fact that fewer and fewer competent persons reside there who can become involved in the governing process (*Ibid.*:405).

This research into retirement communities also revealed that many people who chose to move to a retirement community were often seeking a "more relaxed

and leisure-oriented lifestyle than they had when they were engaged in full-time employment" (*Ibid.*). The authors (*Ibid.*:406) noted:

. . . they [retirement community residents] may not desire to become involved in the day-to-day governing processes, for these can become time-consuming and onerous. Part of the difficulty of governing oneself is that, if rules are enacted, they must be enforced. In an autonomous community, enforcement falls upon the residents themselves, who find it difficult and even disagreeable to become judge and police in enforcing what are sometimes only minor deviations from the rules of the community.

It may be that with co-ops, however, that members who were not originally attracted to this housing option by the degree of "autonomy" offered, may still find that autonomy very satisfying once they have lived there for a while.

Members at Renaissance Co-op first learned about the Co-op in a variety of ways and were prompted to apply for different reasons. A number of people had lived in the same or a nearby neighbourhood and had seen the building undergoing construction and had called the telephone number listed on the sign for information. Others had some connection to the synagogue which had helped to establish the Co-op and learned about it from the rabbi. Other people had seen advertisements for applications in newspapers⁶⁴ or family members or friends had informed them about the Co-op. Another member had picked up a brochure at a shopping mall and later attended an information session at a local public library.

⁶⁴One member told me that she had learned of Renaissance through an advertisement in the newspaper, however, the building was described as a "seniors' apartment building" and there was no mention of the co-operative aspect. She said that this point was drawn to her attention only when she attended an initial information meeting.

The reasons for applying to Renaissance varied from person to person. Some people expressed dissatisfaction with the accommodations they had lived in before moving into the Co-op. One member admitted having a knowledge of the expectations living in a housing co-op entailed before she moved in and she welcomed the opportunity for greater control and responsibility. She also hoped to "escape the noise and escalating rent" of her previous apartment, where she was forced to endure the second-hand music of her noisy neighbours. I found in many other instances that people in the Co-op were generally quite sensitive to noise and a number of people admitted that they had left their previous accommodations because of "noisy neighbours".

For other people, the Co-op had been recommended to them by social workers because of its accessibility for wheelchairs, for the subsidized units, and for the potential supportive atmosphere--elements not available to them in private sector housing. As well, some people were looking for housing where subsidies would be available, either when they moved in or at a later date when their financial circumstances were expected to change.⁶⁵

Most Co-op members had lived in rental accommodation before they moved to Renaissance, although some people had lived in the same place of

⁶⁵Barbara Sanford, who examined three senior citizens' co-ops in Toronto, also asked respondents their reasons for moving to a co-op. The most frequent response was the affordability of housing charges in co-ops. Other reasons were location, proximity to family and friends, security of tenure, involvement in management, and social life of co-ops (Sanford 1989:76).

residence for many years.⁶⁶ One of the supposed advantages of co-op housing to older homeowners is that it enables them to sell their homes and free the equity invested in their house so that they can live more affordably in a smaller dwelling. I have already mentioned that about two-thirds of the residents at Renaissance were women, most of whom were either widowed, divorced, separated or never married. In many cases, limited financial resources would explain why few Co-op members were former homeowners and why their primary interest in co-op housing would likely be its affordable nature and secondly, its social benefits.⁶⁷

Since most of the members at Renaissance moved into the Co-op within the first few months of its opening, they were able to participate in the rule-making and agenda-setting that would direct their socialization into the Co-op, as well as that of future members. In fact, a "Living Together" policy was approved by the board of directors within one month of the Co-op's opening. This policy acknowledged that:

No society can live without rules, or ways of solving problems when they arise. At Renaissance, we are trying to keep rules to a minimum, and the ways of dealing with breaches of the rules, simple and practical.

⁶⁶For example, one member reported that he and his wife had lived in the same apartment for twenty-three years before being forced to move. Another member had lived in her home for over sixty years before selling it.

⁶⁷A 1982 study of housing co-operatives prepared for the Co-operative Housing Foundation of Canada found that the two most prevalent reasons for respondents moving into a co-op were being able to manage one's own housing environment (61.4%) and reasonable housing charges (61.2%) (Myra Schiff Consultants 1982:21).

The object of this policy is to ensure that members can have quiet enjoyment of their home without undue interference from others. When problems do come up, such as music that is annoyingly loud, we must work together to solve the problems as soon as they arise, rather than waiting until they become an aggravation.

The Co-op's by-laws and policies, which all members received when they joined, clearly stated what the rules for living at Renaissance were and potential new members were briefed on these expectations and were judged on their likely ability to conform. The social norms of Renaissance were, therefore, easy to learn. What was perhaps more difficult for new members was finding their particular niche within the Co-op in terms of their volunteer contribution.

Due to the limited turnover in unit vacancies each year, there were not many new Co-op members during the time I was at Renaissance. Some of my informants who had moved into the Co-op when it first opened told me that they recognized the difficult situation new members would be placed in when they moved in to a well-established Co-op. Efforts were made to ensure that new members felt welcome. They were introduced at the coffee hour and membership committee members followed up on the interests stated on the application forms of new members to ensure that connections were made with the appropriate committee chairmen. Several "original" members complained that new members had an easier task than they did in getting to know what was expected and in becoming familiar with Co-op procedures and meeting other members. They felt that they had had to initiate much more when they joined several months after the Co-op opened, such as obtaining information on the committees they wanted to join.

Most Co-op members felt that they truly belonged to the Co-op when they became involved in the committee work or with other operating functions. For most Co-op members, whether new or old, the process of becoming fully integrated was a gradual one. Most people explained that the transition was relatively easy because other members were friendly and talked to them immediately. One member noted that as soon as she was moved in, her next door neighbour was at her door to welcome her to Renaissance. The coffee club or bridge evenings were often described as less intimidating ways of getting to know other people in the Co-op and provided opportunities for new members to choose what committees they would join.

FRIENDSHIPS AT RENAISSANCE

Renaissance members were, for the most part, strangers to each other when they moved into the building. There were some exceptions of husbands and wives, brothers and sisters, mothers and daughters and people from the neighbouring synagogue who knew each other, but the majority did not know others in the building. It was, therefore, quite remarkable to see how many friendships had developed over a relatively short time and the assistance which was provided between friends. Friendships crossed barriers of ethnicity, age, sex, language, marital status, financial circumstances, floor inhabited in the Co-op, and health conditions.

During her fieldwork at a senior citizens' centre for Jewish residents in Venice, California, Barbara Myerhoff began a "Living History" class at which the students were given the opportunity to recount their life histories. In her book,

Number Our Days, she recited several "bobbe-myseh", or grandmother's tales, which were recorded in these classes. In one such exchange, "Rachel" told the rest of the class:

For some people old age is a terrible ordeal because of the loneliness. But if you manage to find yourself you take a big step. You stop thinking about death. When you have every day something to do, you begin to live all over again (Myerhoff 1978:196).

People at Renaissance were given an opportunity to escape loneliness by the numerous social events organized by the Co-op and by the various openings available for participation on committees. I was often told that the Co-op was "like a family" and that "people never get lonely" at Renaissance because all they had to do was go to the lounge and there would always be somebody there.⁶⁸ People also told me that Co-op members were friendlier than many other neighbours they had known and were always looking out for each other's welfare and trying to help one other.⁶⁹ Several members stated that they

⁶⁸Although I was told that the lounge was a popular place for people to sit or visit, I rarely found this to be the case unless a meeting or special event was being held there. Occasionally, I saw members using the library or reading newspapers in the lounge. As well, one member on the gardening committee used to play the piano after she watered the plants in the lounge. People did not usually sit in the lobby either unless they were expecting a visitor or were waiting for a taxi or other ride. One exception I noted was an older member who was not in good health and was unable to go out for walks on her own. She used to occupy one of the chairs in the lobby at various times throughout the day, but particularly in the mornings. She would observe all of the people coming and going to and from the Co-op and other members would stop to talk with her on their way. Also, in the mornings before the mail arrived, it was common for people to congregate in the lobby and talk to each other as they waited for its delivery.

⁶⁹In my own experiences, I found Renaissance members to be helpful, considerate, interested in what I was doing, and willing to extend themselves on my behalf. For example, after concluding an interview with one woman at some

"immediately" felt part of the Co-op. According to one person, the self-management style of the Co-op made it "more like living with friends than strangers" and someone else told me, "We all live together like one now."

There were many differences that separated Renaissance Co-op members. Nevertheless, for the most part, people seemed willing to set aside their differences for the common good of the Co-op. I was told, for example, that the traditions and decorations for Christmas and Hanukkah were shared. When the rabbi came to bless the Hanukkah candles, Jews and non-Jews gathered together and the candles assumed a place of importance in the vestibule so that their shining light could be seen from the road. Christmas decorations were also a part of the Co-op's December holiday traditions.

Attempts were made to overcome the language barriers that existed among members as the following incident recounted to me illustrates. I was told by one member that as she was waiting for the bus one day, she observed one of the Russian-speaking members attempting to cross the street in the middle of the road, rather than at the designated crossing, presumably because she was unable to read the signs. After the woman arrived safely across the street, my informant

length, I had to rush to an apartment on another floor in order to be on time for another appointment. Halfway through the second interview, I realized that I had inadvertently left my knapsack, containing my wallet and papers, in the other apartment. When I was finally able to return to where I had left my knapsack, the member welcomed me back and returned my belongings. The next day when I was at the university, a secretary in the anthropology department told me that someone had called from the Co-op the previous day to say that I had left my purse in her apartment. I was surprised and appreciative that this Co-op member, who did not speak English fluently, had made the effort to place a prime time long distance telephone call, which she could ill afford, on account of a mistake that I had made.

explained that she showed her, by gestures, the proper place to cross and cautioned her not to cross in the middle of the road again since she could get hit by the oncoming traffic. The Russian woman gave her a big hug and thanked her for her concern.

Another member who moved into the Co-op some time after it opened told me how she first came to enjoy the friendships which accompanied living in her new Co-op unit. Ten days after she moved in, she became ill with a bout of the flu. She notified the office that she was expecting a friend to come by to deliver some food and gingerale, and since she might be asleep, she had asked her friend to ring the office to admit her. In the next few days, the new member was pleasantly surprised to have ten people, who had heard about her illness from the co-ordinator, come to her door offering her food, assistance with her laundry, and shopping. The first two members who offered her their help were complete strangers. As she remarked, "you would not get this friendly atmosphere elsewhere."

One of the Co-op's older members told me that following the death of her sister, she moved from a two-bedroom unit to a one-bedroom unit located at the other end of the hall on the same floor. She was amazed when at least ten Co-op friends showed up at her door and paraded back and forth all day with their arms and bundle buggies full of her belongings.

The important role played by friends, family and neighbours (the informal support network) in allowing older people to remain in their own homes has been recognized by gerontologists, social workers and the medical profession. Gloria Wentowski (1981) conducted an anthropological study among older people

in three cities in the southern United States to examine the network systems used to provide goods and services that contribute to the daily operation of households. None of the participants in her research lived in nursing homes or age-segregated retirement homes. According to Wentowski (1981:601):

The networks redistribute goods and services between households according to need. The networks also provide social and emotional support; a number of customs, such as daily telephone calls, let members know that they are cared for by others and provide a continued monitoring of physical and emotional state. Times of crisis or special stress, such as the death of a loved one or an illness, bring intensified support from the network.

Wentowski's informants exhibited the same patterns of exchanging services as the Renaissance members. In both cases, people provided meals and housekeeping services to sick friends and expected to receive the same service should they need it themselves. One of the women whom Wentowski (1981:605) interviewed confirmed her understanding of the reciprocal nature of these exchanges when she said, "I'll do anything I can for them because, God knows, I may need help myself someday."⁷⁰

The retirement village of Arden also operated with the regular exchange of goods and services among neighbours and the provision of assistance during times of illness, accident or death. Arden's ethnographer, Susan Byrne, (1971:61) noted, ". . . exchanging goods and services among the residents of a block, or 'being neighborly,' has itself become institutionalized to fill the need for home-centred assistance."

⁷⁰Sanford's study (1989:89) of three Toronto senior citizens' housing co-ops also confirmed the importance of informal visiting and caretaking to "temporarily indisposed" members.

Most people at Renaissance told me that Co-op members were important to their social life, but not the main focus. People explained that they felt that it was important not to confine their social activities solely to the Co-op. Many people had family in the area and either visited them or had their family in to visit. As well, people kept in contact with friends in their old neighbourhoods or participated in activities outside of the Co-op. A number of people were involved in volunteer work or participated in social activities outside of the Co-op, including Toronto hospitals, church choirs, theatre groups, seniors' clubs affiliated with their religious congregations, political campaign work, university alumni activities, bridge, and bowling. Several members told me that they planned to enrol in university classes so that they would be exposed to people from different age groups. Those members who were still working had social contacts outside of the Co-op with their colleagues.

For some people, however, friendships with other Co-op members assumed the primary focus of their social sphere. In particular, those members who used wheelchairs told me that they relied heavily on the social activities sponsored by the Co-op. The coffee club, which met twice daily, had its steady regulars who did not like to miss a single meeting.

I was told by other members that while they had their circle of friends outside of the Co-op, they also had particular friends in the Co-op with whom they would socialize both in or outside of the Co-op. Members mentioned that they would invite friends in at Christmas for a special get-together or they would go out with a select group of friends for coffee, drinks or dinner or entertain each other in their own apartments. There did not seem to be any particular pattern

to the friendships which developed and when I asked people whether they tended to find friends among the people who lived on their floor, I was told that floor residency was not a basis for friendship formation.⁷¹ Friendships developed throughout the building around similar interests since there was no common areas on the floors in which people could socialize other than in the laundry room, by the garbage chute or in front of the elevator.

A number of members remarked to me that privacy was very important to them.⁷² Generally, I was told that people seemed to respect each other's privacy. One member told me that if someone knocked at her door uninvited, she would not ask the person in, but rather inform them that she would call to invite them over on another day. Jennie Keith also noted that while the residents of the retirement apartment, Les Floralties, appreciated the opportunity to entertain others in their apartments, they valued their privacy as well.

According to Keith (1982:51):

The possibility of inviting people to visit seems to be prized as an aspect of living in a private apartment and not in the room or dormitory of an institution. The custom of

⁷¹Keith (1982:24), in her study of Les Floralties, however, found considerable more importance attached to floor of residence than was observed at Renaissance. At Les Floralties, people spoke possessively and with a sense of pride about the floor they lived on and about how well people got along together. Floors were identified by certain images to other people in the residence. For example, one floor might be known as "Communist". At Renaissance, the only comment I heard concerning the floors referred to the tenth floor as the "Penthouse". This may have been attributed to the fact that several board directors lived on that floor. Certainly the most affluent members of the Co-op did not all reside on the tenth floor.

⁷²Keith (1982) also found that residents of Les Floralties placed highest priority on the value of individual privacy and emphasized the separateness of their apartments.

invitation also discourages the tendency of a few people to take advantage of proximity and knowledge of neighbors' routines by too much dropping in.

Overall, Renaissance was described as a friendly place to live and I was told that all members were probably known by at least one other person in the Co-op. Friendships among Co-op members were very common and no pattern could be discerned other than to say that friendships seemed to develop on the basis of shared interests. While friendships and social activities within the Co-op were important to virtually all members, most people had family and friends outside of the Co-op and were involved in activities apart from the Co-op, thereby reinforcing the partial nature of the community at Renaissance.

FACTIONALISM AT RENAISSANCE

Jennie Keith, in her anthropological study of a senior citizens' residence in France, described a community divided into two factions. These factions, Communist and anti-Communist, formed the basis for much of the social interaction between residents and Keith (1982:108, 116-117) attributed factions as being the force around which people learned to become members of the community. Factional identification was often the basis on which assistance was offered, influenced in which clubs or social activities a person would participate, and dictated at which table in the dining room a person would sit. Christine Fry (1980:11) also indicated the existence of factions and friendships in age-homogeneous communities in her studies of trailer parks for old people. She observed:

Factionalism is not a socially disruptive force (except for the administrators and resident council presidents). Instead, it is socially creative with residents articulating into a social order which is concerned about its present and future.

During the course of my fieldwork, I attempted to discover whether Renaissance was similarly divided by factions. I am following Jeremy Boissevain's (1974:192) definition of factions as:

... a coalition of persons (followers) recruited personally according to structurally diverse principles by or on behalf of a person in conflict with another person or persons, with whom they were formally united, over honour and/or control over resources. The central focus of the faction is the person who has recruited it, who may also be described as the leader. The ties by which the leader recruits a following are diverse.

Janet Bujra (1973:133) also defined factions in a similar way. Both Boissevain and Bujra noted the dynamic nature of factions and the fact that factions are a form of social organization basic to any political process. Bujra (1973:134) stated that factions arise spontaneously, are informal and uninstitutionalized and rely on the active participation of the leader to recruit supporters. Boissevain (1974:194) added that factions exist to acquire scarce resources for which others are also competing. Rivalry is at the essence of a faction's existence since a faction supports a person involved in a hostile competition for honour or resources. Therefore, factions are involved in political conflicts. Boissevain (1974:200) summarized:

A faction thus has a single leader and a clear common goal. It does not necessarily have an internal specialization, although it may acquire it. There are no clear-cut recruitment rules, for as has been suggested, the means by which persons are bound to a faction leader differ considerably.

After reading Old People, New Lives, Keith's ethnographic account of the French retirement residence divided by factions, I was expecting, and perhaps even hoping, to find that Renaissance was a community rife with factions and ready for my anthropological analysis. This, however, was not the situation I encountered.

I was told by several of the board members whom I interviewed that there were some people in the Co-op who were particularly interested in securing positions of power for themselves. Power was apparently not divided along ethnic lines, but was based on individual personalities. Board members and some committee chairmen also stated that they often felt that by being in positions of power in the Co-op, they were susceptible to getting caught in unwanted power struggles with other members. Board directors, in particular, expressed that they often felt victimized by "board bashers", members who questioned their authority to run the Co-op and criticized the initiatives which the board undertook while putting forward no positive suggestions of their own.⁷³ Some informants suggested that other members may have chosen to live in the Co-op because of

⁷³Elections to the Co-op's board of directors were open to any member of good standing who completed the necessary forms and was nominated and seconded. Profiles of each candidate were sent to all members and each candidate was allowed two minutes to deliver a speech at an all-candidates meeting. There were no advance polls and only members present at the annual general meeting were eligible to vote by secret ballot. Evidently, at an election early in the Co-op's history, a ballot box was taken around to the units of members who were too sick to vote. This practice was subsequently discontinued. There was no active campaigning reported although some people campaigned on behalf of their friends and at the coffee hour, people talked about what qualities the different candidates had to offer. I was told that there was not usually an overwhelming number of nominations in proportion to the number of positions available to fill and on occasion, members were elected by acclamation.

its participatory management structure which provided an opportunity for people to obtain power. While several people I interviewed expressed satisfaction in having some control over their living arrangements, it was my impression that they were referring more to the financial security which accompanied co-operative living and not to the possibility of attaining positions of power by becoming a board director or committee chairman.

In contrast to Renaissance, Susan Byrne, in her 1971 study of Arden, a middle-class suburban retirement community, described a more power-driven committee structure and board of directors. She stated:

The administration of the community, which is legally a housing cooperative corporation, was found to be a self-perpetuating oligarchy. Imperfect electoral procedures, inadequate channels of communication between administrators and residents, and widespread apathy concerning administrative policy have contributed to the centralization of power in a board of directors that some residents consider dictatorial (Byrne 1971:ia).

Byrne (1971:36) noted that the limited administrative positions available to co-op members at Arden were very important because retired people usually have ". . . few useful and prestigious roles" available to them. Similarly, Teski (1979:54) found that among old people in a retirement hotel, ". . . the limited power available to Mayfair House residents acts to make residents with a little power sometimes eager to limit the access to power of other residents."

I was interested to note that the Renaissance board of directors was traditionally dominated by male members despite the fact that two-thirds of the Co-op members were women. When I began my fieldwork, the first female-majority board of directors had just been elected as well as the first female

president. I was unable to learn whether the women members were electing men because it was mainly men who were standing for election or whether the male candidates were perceived as being better able to run the Co-op. Women were, however, well represented on the executives of the committees. Perhaps because more women tended to be involved with the committees, they did not feel that they had the time to commit to running the board as well. Possibly female members felt intimidated by the male members who were already on the board and were reluctant to join them. Many women expressed their pleasure in participating on the newsletter, gardening, and library committees. Perhaps they felt they would not experience similar satisfaction by serving on the board of directors.

Streib, Folts and LaGreca (1985:407) have commented on the people who tend to hold positions of authority in retirement settings:

It is not surprising to find retired military officers, almost exclusively men, and retired corporation executives in the "power" positions in many communities. The same men who are praised for their goal-directed tenacity in terms of instability are also criticized for their self-serving myopia in times of relative calm.

Another senior citizens' co-op in Toronto was established by a labour-based organization and many of its members were retired from jobs in which they had been affiliated with trade unions. At Renaissance, members did not generally share the same union backgrounds. To a certain extent, people attributed their reluctance to assume positions of authority in the Co-op to their lack of experience in attending and chairing meetings.

Whether it was because of their inexperience with formal organizational politics or not, factions were not apparent in the Co-op. While members were able to identify certain individuals who wanted to occupy positions of authority in the Co-op, nobody was similarly able to identify factions or power groups at Renaissance for me. I was told on a number of occasions, however, that cliques did exist among members. By cliques, I am following Boissevain's (1974:174) definition:

A clique is a coalition whose members associate regularly with each other on the basis of affection and common interest and possess a marked sense of common identity. . . . A clique is a relatively constant collection of persons who see each other frequently for both emotional (or expressive) as well as pragmatic (or instrumental) reasons.

Unlike factions, cliques do not necessarily have leaders and there are no identifiable principles of recruitment other than shared characteristics and mutual affection. Boissevain (1974:177) also noted that "a clique usually has no clear common goal other than the exchange of confidences, conversation and other emotional experiences between its members. Members come together to be in each other's company." Fry (1977:121) described the presence of informal cliques in the two small mobile home parks for older people where she conducted her fieldwork. These cliques formed on the basis of shared interests, activities, place of origin, and geographic location in the community. Sheila Johnson (1971:94) also noted the existence of cliques in the mobile home parks she studied and suggested: "Such cliquishness--whether real or imagined on the part of the outsider--tends to discourage the newcomer to an already established community."

Eric Wolf (1966:15-16) also provided his views on the social function of cliques. He stated that cliques may be used to:

Counterbalance the formal demands of the organization, to render life within it more acceptable and more meaningful. Importantly, it may reduce the feeling of the individual that he is dominated by forces beyond himself, and serve to confirm the existence of his ego in the interplay of small-group chit-chat. But it also has important instrumental functions, in rendering an unpredictable situation more predictable, and in providing for mutual support against surprise upsets from within or without.

The social functions of cliques, as identified by Boissevain and Wolf, make the existence of cliques at Renaissance an understandable occurrence. For example, set in the context of exchanging confidences and friendships, sharing in the company of other members, providing mutual support and making life more meaningful, the coffee club could be, and indeed was considered by many, to be a clique. Although any member was free to attend the coffee club, it tended to be the same group of people who had made this activity an integral part of their social lives, largely for the reasons mentioned above. Other members who chose not to attend told me that the coffee club was nothing more than an excuse for gossip, or to use Wolf's terminology, "small-group chit-chat".

Another division in the Co-op, the Russian Jewish members, was also identified as a clique within the Co-op. Again, this assumption had its logic because the members of this ethnic group shared the same language, background, experiences and possibly interests.⁷⁴ Although a number of the Russian members

⁷⁴Another senior citizens' co-op in Toronto had important notices and signs translated into Russian because over one-half of its members were born in Russia, many of whom could not read or speak English or Yiddish with any degree of competency. The Co-op's newsletter and all meetings were conducted

did not have a facility for English, many spoke Yiddish and other non-Russian Yiddish speakers were able to translate for them.⁷⁵ Most of the non-Russian Co-op members I interviewed seemed concerned that more should be done to integrate the Russian speakers into the social life of the Co-op. The member responsible for organizing the Wednesday evening musicals recounted that his efforts to plan one night around Russian music was rewarded by nobody showing up for the event. "Perhaps," he philosophized, "Russians don't like classical music." Other efforts to overcome language barriers were being discussed including holding mini information meetings to discuss important Co-op issues for members in languages other than English, holding social events featuring ethnic entertainment and food, and offering instruction in everyday English.

I was told that Co-op parties were often physically divided along ethnic lines. Some members noted that at one of the first social events involving the whole Co-op, the space separating the two groups, Jews and non-Jews, was termed the "Red Sea".⁷⁶ At the summer barbecue I attended, while there was

in English only. Similar efforts to translate Co-op material had not been initiated at Renaissance.

⁷⁵Donald Gelfand (1986:446) studied the problems of older Russian immigrants in New York City and observed that lack of English fluency accounted for two-thirds of all problems mentioned by his survey respondents. His informants had a higher fluency in Yiddish, a language formerly common among Jews in many countries, than in English.

⁷⁶Similarly, the no smoking policy in the lounge permitted smoking at one end of the room only. The evolution of this policy was apparently another divisive issue in the Co-op and physically separated people into groups at parties: smokers and non-smokers.

As well, although only a small number of kosher households were kept in the Co-op, kosher food was always served at the parties and barbecues and the kosher table was another dividing factor. At the barbecue I attended,

some mixing between various groups of people, the Russian-speaking members were seated at a table by themselves.

In describing some of the negative aspects associated with living in Renaissance, members most often reported a dislike of its "gossipy nature" and the "cliques".⁷⁷ According to several definitions (Boissevain 1974; Bujra 1973), factions were not apparent at Renaissance. Cliques, on the other hand, were identified by Co-op members and were largely viewed as negative influences in the Co-op. An examination of the functions of cliques: exchanging confidences and conversation, providing mutual support, making the unpredictable predictable and breaking down the barriers of the larger entity, serve to demonstrate why such groups would form among members with similar interests and backgrounds.

In determining reasons for the prevalence of cliques rather than factions, I do not think that the gender balance at Renaissance which favoured women can be cited as the major contributing factor. Rather, I think that the lack of factions can be attributed to the political naïvety or disinterest of most members. Overall, board members and committee chairmen seemed to be those members who had experience with formal organizations and meetings either through their current employment or previous employment in offices or business

hamburgers and hotdogs were served outside on the patio and kosher chicken was served from the kitchen inside.

⁷⁷A recent study of senior citizens' co-ops in Toronto (Sanford 1989:45) also found that the most frequent complaint among those interviewed was "cliquishness". My interviews with the co-ordinators of other senior citizens' co-ops in Toronto also confirmed that these co-ops could become highly politicized as a result of cliques and power struggles, often fuelled by "gossip" and "back biting."

settings. There were, however, some exceptions. Most of the Co-op's members had not been exposed to formal meetings during their working years and many did not have affiliations with unions. As a result, many people were not interested in attending long and possibly boring committee or board meetings that were conducted according to unfamiliar Robert's Rules of Order.

The history of the Co-op's board of directors during the time I was at the Co-op confirmed a general apathy or lack of understanding of the internal politics by the general membership. The election which took place prior to the start of my fieldwork saw the vacant positions filled by acclamation, indicating a general disinterest or reluctance on the part of members to stand for election.

The next election, however, did not suffer this same fate. Usually, at each election, there should be three or four board members from the old executive whose term continued so that there would be some stability on the board. However, with that election, several board members' terms had expired,⁷⁸ another member had moved from the Co-op and three others had resigned because of illness and "burnout", leaving only one member from the old executive to continue. Various people were approached and a number of candidates agreed to run for the vacant board positions.

Following this election, the composition of the new board was primarily a coalition of younger, working members. As reported in an issue of the newsletter shortly following their election, the new board outlined several matters that it wanted to examine including: staff utilization and deployment; the

⁷⁸According to the Co-op's by-laws, no board director could serve more than two consecutive full terms (four years).

future of the Co-op's computer system, evaluation of continued membership in the Co-operative Housing Federation of Toronto and the Co-operative Housing Foundation of Canada, strengthened role of committees and preventative maintenance.

Following several meetings with the new board, the co-ordinator submitted her resignation to the Co-op because she did not share the same visions as the new board members and felt that it would be inappropriate for her to continue. The bookkeeper later resigned as well. Articles in the newsletter and interviews with Co-op members indicated that there was general confusion concerning the reasons for these resignations. The newsletter called for an accounting from both the new board and the old board members.

One member I interviewed was clearly upset by what had happened and vowed to take a greater interest in subsequent elections. She suggested that she would find out who the best candidates were and then informally pass the word around to her friends to ensure that they would also be informed. This member indicated that she and many other members were not aware of the political issues in the Co-op and had not bothered to find out what they were. She stated that she would be paying more attention in the future.

A second problem identified by a number of Renaissance members, the pervasive role of gossip in the Co-op, has been the frequent subject of speculation by social scientists. According to Max Gluckman (1963:308), ". . . gossip does not have isolated roles in community life, but is part of the very blood and tissue of that life." Gluckman (1963:308) has identified certain social functions, rules and processes which accompany gossip:

Yet it is possible to show that among relatively small groups, gossip, in all its very many varieties, is a culturally determined process, which has its own customary rules, trespass beyond which is heavily sanctioned . . . gossip, and even scandal, have important positive virtues. Clearly they maintain the unity, morals and values of social groups. Beyond this, they enable these groups to control the competing cliques and aspiring individuals of which all groups are composed. And finally, they make possible the selection of leaders without embarrassment.

Johnson (1971:132-133) identified gossip as the principal form of social control, means of disseminating information, and promotion of in-group solidarity at the mobile park home she studied. Nevertheless, gossip was regarded as a "reprehensible activity" by the park's residents and nobody would admit to gossiping or to having heard gossip. Instead, any information that could not be verified was considered "news" rather than "gossip" and "newsbearing" was an acceptable social activity in which park residents could engage. Similarly, Teski's (1979) study of a retirement hotel indicated that gossip or "reporting someone to the staff" was used by the hotel's residents to control behaviour.

Hence, in the absence of identifiable factions, the existence of cliques and gossip, both reported and observed at Renaissance, performed important social functions by drawing smaller groups of people with common interests and backgrounds together to share information and to extend mutual support.

CONFLICT RESOLUTION

In my interviews, conflict between Co-op members was not identified as a serious problem at Renaissance. Although conflicts were apparently not common, I was told that there were many "differences of opinion" between

members. According to one member, "the Co-op is a slice of humanity so you get some of all types here."

When a conflict developed, the parties were to attempt to resolve their differences by following the grievance procedure established by the Co-op and outlined in the "Living Together" policy. The process described in the policy required members to discuss the problem with each other first. If the problem was not resolved through personal contact or the member with the complaint was not comfortable with approaching the other member, the co-ordinator was to be consulted, and she would then attempt to reach a solution acceptable to both parties. If the co-ordinator was unsuccessful, the aggrieved could file a written complaint and the board of directors would appoint two adjudicators to discuss the issue separately with each party in the hopes of resolving the issue. If the problem remained unresolved, the persons appointed by the board would make a recommendation to the board on how to proceed or would request the board to make a recommendation. The person against whom the complaint had been made could be asked to appear before the board to discuss the complaint and to work out a remedy. The policy stated that continued unreasonable behaviour would result in a written warning from the board stating that further nuisance would lead to the termination of the member's occupancy and membership rights. The final step in the process was service of an eviction notice.

According to most Co-op members who were aware of complaints, grievances were usually resolved at the point when the co-ordinator intervened, rather than when the conflict was still being discussed between the complaining

parties. Nevertheless, this formal policy for dispute resolution proved to be an effective mechanism to settle differences between Co-op members.

Another informal method used to resolve conflicts was communication of the offending issue to all members through the Renaissance newsletter. One member identified the problem that some Co-op members held the attitude that "whatever belongs to the Co-op belongs to me." This issue was addressed by an editorial in the newsletter in which the author stated her reluctance to make further donations of books to the Co-op's library since the books had a tendency to disappear. The author urged Co-op members to have consideration for others and to treat property belonging to the Co-op with respect and to leave the Co-op's belongings for others to enjoy.

Other contentious issues addressed through the newsletter forum included the failure of some members to participate as required by the Co-op's by-laws, the need to keep balconies and outside entrances to individual units tidy, and the potential security problems created by members' misuse of the automatic front door opening feature.

Although disagreements are common occurrences when a large group of people live together, Renaissance Co-op had developed formal mechanisms of conflict resolution through its grievance policy and an informal system of addressing issues of concern in the Co-op's newsletter. Together, these two procedures proved to be successful ways of resolving disputes.

PARTICIPATION IN CO-OP ACTIVITIES

One of the most contentious issues discussed at Renaissance, and apparently among co-ops in general, was mandatory participation in co-op activities. One of the central tenets of co-op living is that members are expected to contribute a certain amount of their time to various activities around the co-op. In many cases, members are required to participate a specified amount of hours each month. At Renaissance, members were expected to contribute four hours each month to the Co-op's operations and this requirement was made perfectly clear at the membership selection interviews and in the occupancy agreement which all members signed. The reality of the situation at most co-ops, Renaissance included, is that many co-op members do not meet the participation requirements established by their co-ops.⁷⁹

An article which appeared in the Renaissance newsletter, written by one of the more vocal supporters of enforced mandatory participation, reprinted the Co-op's participation policy and concluded by stating:

But some of us, from the beginning three and a half years ago keep themselves [sic] aloof--away on the real or created pretext of sickness, infirmity, too busy, no time, working too much. They forget their signature on their application where they specifically committed themselves to participate. They conveniently forget they live in a Co-op and the members manage it themselves in almost every aspect. Whoever is not contributing--participating--is piling a burden on other members' shoulders. How can you call a Co-op a Co-op when large numbers of members are

⁷⁹In March of 1985, efforts were made by the Renaissance membership committee to undertake a "Participation Campaign" with its purpose "to get all our members contributing their fair share to the Co-op."

inactive? Excuses for me, excuses for you! There are several disabled members in wheelchairs and sick, still participating very actively, well above average. If you want to argue that you don't speak good enough English--who does? There is a good opportunity to improve your English by participating on a committee.

The arguments usually advanced opposing compulsory participation suggest that members' initial enthusiasm wears out and a small minority are later faced with doing all of the work. As well, many members have competing commitments outside of the Co-op which also require their time. Discussions within the co-op housing sector have suggested that members' participation does not really account for much financial savings, rather it is the government subsidies and the non-profit nature of co-ops that keep housing charges down.⁸⁰ Compulsory participation would also require some system to monitor contributions, a way to evaluate performance, and a system to measure the equality of different types of participation. Forced participation also leads to "burn-out" for active participants and fosters resentment against those members who do not participate.

Other people involved in the co-op sector have discussed the issue of mandatory participation and have argued that participation should be made more interesting so that more members will be encouraged to contribute and barriers

⁸⁰See, for example, the Co-operative Housing Federation of Toronto's 1988 Management Memo, "Why Participation Should Not Be Mandatory", and Peter Tabuns, "Participation: A Discussion Paper" presented at the CHFT's March 24, 1987 "Member Forum" on the subject of member participation.

to participation should be removed wherever possible.⁸¹ The definition of participation in the co-op should be broadened to include honouring financial obligations by paying housing charges on time, keeping informed of the co-op's business by attending general and annual general members' meetings, and maintaining the sound physical condition of one's own unit. Members who are good neighbours and create cohesiveness and a friendly atmosphere are also making a valuable contribution to the co-op which should be recognized. John Vance (1987:5) has advocated for a broader definition of participation which would include "participation in community life":

Coffee-klatches and gossip sessions are meetings that are not formally called, but there are rules of order implicit in the conduct, and faithfully followed. Conduct is mutually supportive and inclusive of its participating members. Confidences, feelings, values, beliefs are shared, acknowledged and supported. The commitment of participants to common values serves as the basis for action or (when under attack) reaction of its members to events or threats.

The issue of member participation was hotly debated by the Co-operative Housing Federation of Toronto during 1986 and 1987, reflecting the concerns of its member co-ops. Three membership forums were sponsored by the Federation in 1987 and all were well attended. The Federation (1988b:1) noted five trends which emerged from these discussions. The first was that a high percentage of co-op members were deeply committed to a co-operative lifestyle and wanted their co-ops to succeed. Secondly, many of the "core members" felt

⁸¹See, for example, the February 8, 1998 CHFT Management Memo article, "Why Participation Should Be Mandatory"; Ralph West, "Mandatory Participation: One response to Peter Tabuns"; and John Vance, "Redefining Participation," in SCOOP, June, 1987.

overworked, burnt-out and resentful that others had not joined them in working for the common good of the co-op. Third, while many members were committed to co-op living, commitments outside of the co-op prevented them from joining committees run by the co-op. Lastly, some members believed that participation was successful in lowering housing charges, while other members countered that government subsidies kept the co-ops in operation.

In my interviews with Co-op members, I tried to elicit their attitudes towards mandatory participation, their commitment towards participation in the Co-op, and their suggestions to increase participation by more members. Since one of the initial issues raised by the Co-op for my investigation was what would happen to the Co-op as the membership aged and was no longer able to assume all of the responsibilities that accompanied participation on the committees, I felt that it was important to focus on this issue.

The Co-op's "Participation Policy" was part of the "Occupancy By-Law" and it formalized the participation requirements for Renaissance members. According to the policy, "each member is expected to participate in the operations of the Co-op by sitting on the Board or a committee, or volunteering time in some other area of the Co-op's operation." After one year's commitment in a given activity, a member is entitled to a "sabbatical" period of one year from the participation requirement. The policy also stated that members could be

exempted from the participation requirement by the board due to reasons of "health, employment or other reasons acceptable to the Board."⁸²

Renaissance did not operate a "participation committee" as do some other co-ops.⁸³ The Co-op's by-laws required the co-ordinator to maintain records of each member's participation and sabbatical history to assist the board in "enforcing" the Participation Policy. The membership committee was largely responsible for ensuring that the Co-op's members fulfilled their participation requirement. If a Co-op member repeatedly failed to become involved with Co-op activities, the membership committee was supposed to visit the person and encourage some involvement. According to the Co-op's policy, "after a year, a non-participating member is brought before the Board of Directors to face revoking membership status or eviction."

The people whom I interviewed ranged widely in the amount of time they participated in Co-op activities from nil to five or six hours per week. Approximately ten percent of the members in my sample did not participate at all. The people who admitted that they did not participate were those who were sick or did not speak English well. The others in the sample were all participating on at least one committee and about ten to fifteen percent were

⁸²In contrast to Renaissance, the co-ordinator of another senior citizens' co-op I visited in Toronto told me that his co-op avoided mandatory participation at all costs because they wanted people to participate "because they want to, not because they have to."

⁸³One senior citizens' co-op in Toronto operated a "member involvement committee" which was responsible for enforcing the required four hour per month participation requirement. In a survey conducted by Barbara Sanford (1989:49) this Co-op reported a ninety-four percent participation rate among respondents.

involved with more than one committee or were on the board. In addition to participating on committees, some members helped in the office or did other non-committee work.

Members' attitudes regarding participation ranged from "participation is the name of the game", "I spend all of my time with Co-op activities", "I am perpetually involved", "participation makes a good co-op", "I love the social climate" to "I don't have much time for participation", "I don't think that we should be required to participate so much", "the meetings take time and you can't do what you like all the time", "I didn't know that we would be expected to do so much", and "I used to participate more, but now I can't because of my health."

The reasons for participation or lack thereof also varied considerably. One woman, who participated extensively in the Co-op when she was well and had served on the Board, took her knitting with her when she was in the hospital for an extended stay following surgery so that she could knit for the Co-op's bazaar. She told me that she "liked doing this kind of work", "enjoyed keeping busy" and was "always like that." Her reasons for participating were common to other active participants.

Interestingly, I found that many of the members who participated the most in the Co-op were also involved in volunteer activities outside of the Co-op. These members stressed the importance of keeping involved in things outside of the Co-op to avoid becoming part of "an insular and ingrown community." One member felt that it was "unhealthy" for a person to be totally involved in the Co-op. Most members reserved their weekends to spend time with their families or to take advantage of some of the many attractions available in Toronto.

Another member told me that she did not want to limit her social activities to the closed community of Renaissance. While some people who were active Co-op members were also very involved with activities outside of the Co-op, other people who participated heavily in the Co-op's operations told me that the Co-op's activities provided the main focus of their social life.

Members who were occasional or infrequent participants or non-participants had several reasons to account for their failure to participate. Some members expressed doubts about their abilities to serve on the various Co-op committees because they felt that they lacked the requisite knowledge. In particular, people indicated that members on the finance committee should possess experience with stocks and bonds and other financial matters, abilities which most members did not have.

Other members said that they were not on any committees because they were too sick to attend the meetings. Two members stated that they did not feel they should have to participate since they no longer attended any of the social events sponsored by the Co-op. They added that they did not really like living in the Co-op anymore, but did not want to move because of the economic advantages provided by the Co-op. Several people remarked that they disliked attending meetings. They were unaccustomed to meetings before they moved into the Co-op and found that most meetings they had attended at Renaissance went on too long because the committee chairmen did not limit topics of

discussion to the agenda.⁸⁴ Another member said that since he paid "good rent", he should not be required to help out. A common complaint from the less active participants was that they had done too much when they moved in and were tired as a result of so much helping. Others told me that they had been on the same committee for the maximum three years and had retired to let new people assume the responsibilities.⁸⁵ Finally, a number of people felt that their ability to speak and write was not adequate to participate on the committees.

Some people were physically less able to participate on committees, because of hearing or sight disabilities and problems with sitting in one place for the duration of a meeting. Several people admitted problems with forgetting things⁸⁶ and one woman told me that her hearing impairment had caused her to

⁸⁴Renaissance committee meetings were supposed to run according to Robert's Rules of Order. The social committee meeting which I attended followed the protocol outlined in Robert's Rules of Order, although some committee members seemed to have difficulty with the procedure. They confused the minutes they had been given for the previous meeting with the agenda for the current meeting and they had to be told by the Chairman when to vote.

⁸⁵According to the Co-op's by-laws, with the exception of the gardening committee, members were allowed to serve on the same committee for three consecutive years. After one year's absence, they could return to the same committee again. Some people liked this rule because it forced them to try other committees and they learned new skills, however more people told me they would rather stay on a committee longer than three years if they were enjoying it. Some felt that they had just learned everything after three years and then they were forced to leave. Others found it difficult to leave the familiarity of one committee to find a new niche. The rationale for the three year term was to give new people a chance to bring forward their ideas to the committees and not to build a power base with the same people in control. One of the first things that the newly elected board did was to remove the three year term rule for committee membership.

⁸⁶Minutes of meetings have assumed importance for this reason.

withdraw her membership from one committee because she felt like she was "more of a nuisance to them" [the other committee members].

Johnston Birchall (1988:162-188) developed a framework for discussing participation in co-ops using a typology devised by George Homans (1974). I will elaborate on this typology and use members from Renaissance to illustrate the various categories. In his book, Social Behaviour, Its Elementary Forms, Homans (1974:100) described five different categories of members to answer the question, "who conforms to the norms of a group or deviates from them, and why?"

The first, those who find the results of conformity rewarding and conform from the beginning, Homans called the true believers. True believers not only conform themselves, but call on others to conform as well. Applying this theory to co-ops, Birchall (1988:163) stated that true believers are those members who are prepared to participate in order to achieve common goals. Renaissance had a number of members who could be considered true believers, however, one individual stood out in particular.

Dot Brown moved into the Co-op when it first opened. She immediately became involved in some of the initial committee work. A naturally gregarious person, she quickly got to know the neighbours on her floor and other members throughout the building. Dot was identified by many members as the "matriarch" of the Co-op. Her initial enthusiasm for participating in the committees did not wear out and she was involved on at least three committees when I spoke to her. In addition, she enhanced the general atmosphere of the Co-op by ensuring that the mundane tasks got done and by generously helping other members in the Co-op who needed drives or assistance while recovering

from illness. In addition to her own enthusiasm, she frequently tried to enlist the help of others through articles in the newsletter.

Homans' second category was individuals who found the results of conformity rewarding, but did not conform themselves from the beginning, although they might do so later. According to Homans (1974:102) freeloaders "are the persons who believe in the same action that George believes in, but who let George do it." Birchall (1988:163) defined freeloaders in co-ops as those who want to obtain the benefits without sharing the costs of participation.

Louisa Hart moved into Renaissance when it opened in 1983. Well into her seventies when she moved into the building, Louisa understood that living in a co-op meant that she was supposed to participate in its operations, yet she knew that she would not be able to do much. She liked the financial and social benefits accrued through co-op living, however, her poor health meant that she was unable to participate in the Co-op. She thought those who were on the committees were doing a fine job. Her contribution, she told me, was paying her housing charge on time and whenever she was able, she attended the general meetings and parties.

Homans' (1974:100) third category of individuals were sceptical conformers. According to Birchall (1988:163), sceptical conformers "do not expect the co-op to be able to provide benefits, do not participate, but otherwise conform."

Gladys Williams learned about Renaissance through the rabbi who helped found the Co-op. She was living in the neighbourhood but was looking to move so she agreed to give the Co-op a try. Although Gladys made a number of

friends since moving into Renaissance, she admitted that she had not found the Co-op to be much better than her previous accommodation. She was not interested in the participatory aspect of living in a co-op and subsequently, she did not bother to become involved with any of the committees or other affairs of the Co-op. In all other ways, however, Gladys conformed to the rules of the Co-op and she did not try to dissuade others from participating.

Holdouts, the fourth group described by Homans (1974:106) are those who do not find the results of conformity rewarding, never conform, but do not leave the group. They persist in not conforming despite the pressures to do so put upon them by the true believers. According to Birchall (1988:163), holdouts, although refusing to participate, remain in the co-op but withhold their approval of it.

Fred Bell was a retired labourer in his late sixties when he moved into Renaissance. Having lived in a neighbouring apartment building, Fred applied to the Co-op early on and was one of the original Co-op members. Fred was merely looking for a place to live when he moved into the Co-op. He did not think that members should have to participate to live there because they were paying enough money without having to contribute their labour as well. Fred thought that the Co-op was noisy, his unit was too small and he never attended any of the social events offered. Despite all of the Co-op's drawbacks, he indicated that he did not intend to move.

The final category includes those who never conform and will leave the group if given the chance. Homans (1974:106) noted that escapees persist in

violating the norms of the group (in the case of co-ops by refusing to participate) and eventually leave.

I did not observe any members at Renaissance who matched this description. Several people left the Co-op while I was there but their reasons for departing did not include trying to escape their obligations.

In summarizing the characteristics and potential problems of the various groups, Birchall (1988:166-167) noted:

It is not generally the freeloaders who are the problem; they feel vaguely guilty about not joining in, but are generally well disposed towards the co-op. The believers who take on too much work are the problem, because if they become "burned out" through taking on too much, they tend to become not freeloaders, but sceptics or even holdouts, and can then cause far more trouble for the co-op as a whole . . . In a co-op formed completely from new members, if a selection committee has done its job well, there should be no freeloaders at all, at least in the beginning [emphasis in original].

A view expressed by many Renaissance members was that the Co-op had not been careful in selecting original occupants who would exemplify the co-operative ethos of participation and sharing. Hence, a number of freeloaders were admitted. Initial problems and delays encountered in filling the Co-op meant that the membership committee was not able to be as selective with its decision-making.⁸⁷ I was told that people on the selection committee were "too kind" and accepted anyone who applied to live at Renaissance. Whatever their

⁸⁷ A recent evaluation of federal co-operative housing programs, conducted by the Canada Mortgage and Housing Corporation, (1990:131) confirmed that pressures to fill vacancies have led co-ops to be less selective in their recruitment of new members, resulting in some new members who have not been committed to co-op living.

reasons were, it was generally acknowledged that a number of members accepted into the Co-op when it first opened would not be chosen today.

Although the vacancy rate was low at Renaissance, the emphasis on recruiting new members definitely seemed to be aimed at selecting people who would participate.⁸⁸ Concern with an aging membership with increasing inabilities to participate had created a new emphasis on recruiting younger, healthier, able-bodied members who could offset the majority of older members. Some of the younger members told me that they did not have time to participate because they were still employed outside of the Co-op. One of the younger, working members told me that she felt there was an expectation that younger members should contribute more volunteer time to the Co-op because they were more able-bodied than some of the older residents. She voiced concerns that many of the younger members were still working and it was unfair to expect that their weekends and evenings would be devoted to Co-op activities. Some of the older people complained that the younger members were too involved with their jobs to have time for the Co-op.

Other members recognized that the focus of the Co-op's selection strategy on younger, healthy people would exclude older people with disabilities,

⁸⁸The Co-op averaged approximately three vacancies per year. I was told that the informal strategy for selecting new members was to accept one older person and fill any other vacancies with younger people (aged fifty to fifty-five). Only three members told me that they would be willing to lower the age of admission to the Co-op below fifty years. They found the quiet lifestyle and lack of energy of some old people depressing. Two of these members suggested a new lower limit of forty years, but admitted that this idea would be viewed as unpopular by the majority of members. The third member said that he was against discriminating against children and would like some younger members in the twenty to forty year range.

who were less able to participate, thus discriminating against the very people for whom the Co-op was built. They acknowledged that the recruitment of younger members was wrong if Renaissance wanted to fulfil its responsibilities as a senior citizens' co-operative.

Teski (1979:129) found a similar desire among the residents of a seniors' retirement hotel to recruit the right type of people. Residents told her:

It's really important to get the right sort of people here. We want people who will add something, you know? Not people who will be a drag on us all. So we have to be the right sort of place--give a good impression--or the kind of people we want will go somewhere else and we'll get all the duds [emphasis in original].

Another senior citizens' housing co-operative in Toronto has reserved two-thirds of its units for people over age fifty-five and the other one-third for any age. The intentions behind this age mix were "to dispel the image of an 'old folks home', to encourage positive interaction between the young and the elderly, to ensure that there would be a core of people to assist with co-op management, and to respond to the critical need for reasonable priced housing for all age groups" (Pinsky, Tsow and Goldie 1983:np).

The notion that the viability of senior citizens' housing co-ops depends on the renewal provided by the recruitment of younger members was reaffirmed by another study of three senior citizens' housing co-ops in Toronto. Sanford (1989:43) concluded:

While some in the co-operative housing movement have expressed concern about the ability of seniors' co-ops to manage with an increasingly aging membership, most of our respondents did not think this would be a problem. Most felt confident that new and younger members would provide a continual source of renewed energy, and that the nature

of co-operative management itself would allow tasks to be shared in a manageable way.

Although some of the co-op members in Sanford's study expressed concerns about their own increasing inability to participate and the lack of medical assistance available to them in their co-ops, cooperation was considered to be the most important thing and age was "irrelevant" (*Ibid.*:52). This study showed that just over one-quarter of those people who responded felt that management problems would arise as the members aged. The most common problem cited was that increasing age would limit the amount of involvement members would be capable of performing (*Ibid.*).

Strieb, Folts, and LaGreca (1985:409) have also commented on the need for new members to fill the positions of power in self-governing retirement communities:

As a community ages in place, a shortage develops of persons able and willing to fill leadership positions. Those who are inclined to participate in this activity have taken "their turn." Thus, an influx of new retirees is needed for self-government to function effectively.

The literature on the subjects of participation and voluntarism (see, for example, Chell 1985; Moore n.d.; Flashman and Quick n.d.; and Francies n.d.) have postulated the reasons for initial volunteer motivation and what motivates people to continue to volunteer. According to these authors, people are motivated to volunteer for many reasons, including the desire to learn, to attain new experiences, to gain satisfaction in helping others and giving of oneself, to have fun, to feel needed, to make a difference, to become more skilful, knowledgeable, useful, and competent, to be creative, to exert power and

influence over others and to participate in decision-making and to advocate on behalf of chosen causes.

Francies (n.d.:172-173) has commented further on the reasons why people volunteer. The first reason, feelings of social responsibility, refers to the volunteer's concern for others, feelings of "ought" and "should", caring and a desire to get involved. The need for social contact suggests that volunteers hope to make new friends, have an opportunity to "get out of the house", feel needed, alleviate loneliness and feel included as a part of something. The third motivation, a need for social approval, suggests that a volunteer wants to be appreciated, thanked, respected, and admired. The fourth category, expectation of future rewards, is based on the belief that a volunteer might need help someday and will receive that help if a worthy reputation has been cultivated. The final category, the need to achieve, suggests that people volunteer for the sense of power which is incurred by making things happen and pride in assisting with the tasks.

Keith (1982) found in her fieldwork at Les Floralties that the residents who became involved in the limited opportunities to work around the building did so for a number of reasons. Some indicated that the work was a way to pass the time, others enjoyed the social contact, some liked being helpful and feeling useful and others were seeking a status they had lost upon retirement.

Similarly, Jerrome's study of old people's clubs and Christian fellowships in England, found that reasons given for joining a club included

"... somewhere to go, something to do, somewhere to meet people and pass the time" (Jerrome 1988:72). The benefits provided by the clubs to their members were described by Jerrome (*Ibid.*) as:

... company, practical and moral support in illness and adversity, any interest in life, a number of treats, and a respite from less desirable associates such as disliked family members. The benefit most frequently cited and appearing, indeed to be the club's raison d'être, is the opportunity for friendship and social involvement through conversation and shared activities, providing an intensity of interaction unrivalled in the normal day-to-day experience of members, most of whom live alone.

Another study of an age-segregated retirement village, focused on the reasons motivating volunteer activity in the community's associations. Some of the reasons given concur with the motivational factors suggested by Francies. In the housing co-operative of Arden, Susan Byrne noted:

... the voluntary associations perform the functions of occupational institution, providing opportunities to perform instrumental roles; compete for recognition, power and prestige; participate in sexually segregated special interest groups; and follow a daily and weekly cycle analogous to that of the non-retired (Byrne 1971:110).

The broad issue of age-segregation for old people and participation rates relates to the on-going "life-satisfaction debate" in gerontology. Several theories have been proposed which analyze the extent of social participation required to make life satisfying for older people. The "disengagement theory" suggests that as people age, they gradually reduce their number of social contacts and withdraw from society.

At the opposite extreme, the "activity theory" proposes that social participation is essential for the satisfaction of an older individual. Supporters of

this theory argue that older people who have high levels of participation will be the most satisfied.

A third theory, which attempts to mediate between disengagement and activity is the "continuity theory". Proponents of this theory believe that life-long patterns of social participation continue into old age and explain why some people are happy when they are active, and others when they are relatively inactive. Hence, different levels of activity satisfy different individuals.

My research findings support the continuity theory. The members who had always been actively involved in numerous projects and activities, tended to be the people most actively participating in activities inside, and in some cases, outside of Renaissance. This pattern of continued life-long preferences did not, however, reflect the habits of all Co-op members since there were a number of people who admitted that they had only recently become such active participants. In some cases, retirement was cited as providing members with more time to become involved in outside interests.

In summarizing the participation rates at Renaissance, one member told me that the Co-op was like any voluntary organization, in which it is common to have "ten percent of the group doing more than their share of the work and fifty percent doing nothing." The same group of people were perceived by many to participate year in and year out. In order to encourage participation by all members, some people suggested that the definition of participation should be extended beyond the accepted committee or board work. The "Participation Policy" recognized acceptable participation as "volunteering time in some other area [other than committees or board] of the Co-op's operation," however, in

discussing who participated and who did not, most members tended to focus exclusively on members who were involved in committees and on the board.

A Canada Mortgage and Housing Corporation evaluation report (1990:131) categorized participation as 1) management participation (board or committee membership), 2) activities involving all members (general membership meetings and annual events) and 3) routine, day-to-day maintenance or upkeep activities. The latter type was described as being the most difficult with which to enlist assistance.

Gerda Wekerle (1988:86) also described three general categories of shared activities common to housing co-ops: participation, social, and exchange. The first, participation, includes formal, organized activities that are part of the co-op's management structure. Secondly, social activities are voluntarily coordinated with other members of the co-op and are usually staged at the co-op, such as barbecues, parties, and dinners. A variable number of members may be involved in social activities. The third category, exchange services, involve the sharing of assets and services, such as providing car rides to appointments and housesitting.

Matthew Cooper and Margaret Rodman studied two age-integrated housing co-ops in Toronto, one which was designed to be completely barrier free for disabled members. They have also argued for the need to re-define participation, especially in urban co-ops where members are faced with competing interests from outside the co-op:

Our view is that . . . efforts would be better spent developing ways of involving smaller numbers of members in an ever changing core of active residents. We conclude

that participation might be organized with a view to frequent transfers of power and skills. Rather than trying to involve everyone at one time or relying always on the same small group of committed members, a shifting core of active co-op members could be encouraged to emerge and continually replenish itself (Cooper and Rodman 1992:181).

By expanding the definition of participation to include the aspects discussed by Wekerle, the CMHC evaluation, and Cooper and Rodman, the work of other members at Renaissance would be recognized. A number of people who were described by their neighbours as non-participants told me that while they were not on any committees, they helped out in other ways. For example, some members did handiwork, such as knitting, in their apartment for the Co-op's bazaars held in the spring and fall. Others assisted their neighbours by doing small household repairs, cleaning windows, offering other members drives to shopping or doctors' appointments, shopping, banking, visiting in hospital or home, or doing laundry for sick or disabled members. Other members did photocopying or typing work in the office to assist the co-ordinator, house-sat for members on vacation or in hospital, changed notices on the bulletin boards, served as fire wardens for their floor, helped at bingo by calling numbers, collecting money and distributing cards, ran the coffee club, acted as on-duty volunteers on the weekends when the superintendent and his wife were away, collected and rolled money from the laundry room, and served on the elections committee.

It was generally acknowledged that the Co-op could not force members to participate⁸⁹ and the Co-op's lawyer had advised the board against attempting to evict members on grounds of failing to comply with the participation by-law. By broadening the definition of participation, more people might be encouraged to participate and more might be seen to be participating already. One member told me that the Co-op "should encourage all people to contribute by creating an atmosphere in which all people would want to do some sort of thing." Another member concurred, saying that, "people cannot be forced, they have to feel that they should contribute and have a sense of responsibility to do so."

I can only suggest two explanations why Renaissance members did not already recognize contributions beyond the committee or board activities. The first is that they were reluctant to formalize the care giving aspect which took place into the role of a committee. People had definite views that members should help other members because they wanted to and not because they expected to get credit for participation. The strong opinions expressed that Renaissance was not a nursing home might also account for their unwillingness to operate a committee whose purpose was to help sick members.

The second possible reason is that the people who were participating on committees may not have wanted to devalue the work they were doing by

⁸⁹One suggestion was made to enforce participation by enacting a tougher, new by-law and by raising the housing charge for those members who failed to participate. Generally, the people who strongly supported mandatory participation believed that the costs of running the Co-op were kept down by not having to contract services from outside the Co-op to do the work.

having it equated with activities that good neighbours ought to do for each other routinely. Active committee workers might also have felt that their contribution to the Co-op should be worth more than that of someone who only attended the coffee club or came to the general meetings.

A number of the original Renaissance members told me that improvements had been made to the system of encouraging new members to participate. They noted that when they moved in, nobody followed up on the interests they had indicated on their application form. For example, one woman had offered to teach English as her contribution but was never approached about this by anyone.⁹⁰ She told me that she had finally decided to organize a class on her own that would focus on everyday vocabulary. She planned to begin after the summer when other Co-op activities would resume. A second member told me that she had indicated a preference for the gardening committee, but was never asked to join until she happened to meet the committee chairman and was subsequently invited to join. Members did not have to be asked to join a committee, but many people seemed reluctant to initiate their own involvement on a committee and preferred to be invited to join by someone already on the committee.

Participation in Co-op sponsored social events might also be an indicator of the members' attitudes towards participation in general. A member of the social committee told me that "there is a good turnout if events are free,

⁹⁰Early in the Co-op's existence, a number of people came to the co-ordinator and requested the organization of a class to teach them English. The class was taught by an instructor from an outside agency but insufficient membership led to its cancellation shortly after being formed.

but you can never please everyone."⁹¹ The Co-op tried to offer a range of activities in an effort to appeal to different groups and the social committee attempted to evaluate what was popular and what was not.

The coffee club was regularly attended by a number of members and a few people suggested to me that for some Renaissance members, attending the coffee club was their form of participation in the Co-op. In addition to the refreshments served, people shared information, showed crafts that they were making, modelled new clothing they had purchased and enjoyed the opportunity to recount their stories to an interested audience. On one occasion when I attended an afternoon "meeting", there were twenty members there, although a number of people came and went throughout the hour.

Movies were shown on Sunday nights, except in the summer, and I was told that a good turnout would be nine to twelve members. The summer barbecues averaged between forty to fifty people in attendance and the Christmas/Hanukkah Party was usually attended by eighty to one hundred people. Music nights, which were organized around themes, were reported to be very popular and I was told that people generally stayed until at least 9:00 p.m. Approximately twenty people attended a games night with darts, rummy, bridge, and cribbage. Other events usually attended by the same group of people were cards, bingo and exercise classes. Some Co-op events were held throughout the

⁹¹One member who did not participate in any of the Co-op's operations or attend social events told me how "surprised" she was by the amount of food "that was all free" at the barbecues. She told me that she did not join the party because she did not know the other members very well and she did not feel physically able to make the effort to get to know people better.

year to which members could invite guests who paid a higher admission than the members.⁹² Educational events, such as presentations on fire safety and security, given by the fire and police departments, had approximately one hundred members in attendance. Annual general membership meetings also had turnouts of up to one hundred people.

Factors acknowledged by the members I interviewed as affecting participation rate and quality included age, skills, health, independence, attitudes and fluency with English. People admitted that they participated because they enjoyed the tasks, they liked to meet people and socialize, they wanted to keep busy and feel useful and they expected to do things for the Co-op. Most people who participated indicated that they would likely continue to participate in some way whether it was required or not, although one woman, concerned with meeting the requirement, told me that she did extra work because her husband was sick and unable to contribute his share.

Overall, women were acknowledged to be the most active participants. There could be several reasons to account for this trend. Traditionally, women have always accounted for a much higher proportion of the volunteer labour force in any organization. In the case of the Co-op, women seemed to place a higher value than men did on Renaissance as their home and I think they wanted to do

⁹²Apparently some members felt that guests should be entitled to attend all Co-op sponsored social events. I was told of one disagreement which arose because a member was not able to bring a guest to a barbecue, an event regarded by the social committee members as their opportunity to entertain the Co-op members, and not their guests.

things to keep the Co-op attractive and running efficiently. Also female members stated that they enjoyed engaging in social activities with other members.

The requirement in co-ops to participate establishes a relationship which differs substantially from the landlord-tenant relationship with which most members were familiar. Some members, who admitted that they did not participate, agreed that they would prefer to live in a regular apartment building, but that they liked the economic benefits enjoyed by co-operative living.

Reasons provided to explain why people did not participate included laziness, old age and illness. The fact that there were "few doers and many critics and complainers" and "bossy boots" disturbed the people who participated. Some people felt overburdened by the amount of work they undertook. "Burnout" was noted as one of the greatest problems encountered by those who volunteered in the Co-op. While people recognized some members had genuine reasons for not participating, they resented others who seemed to take advantage of language barriers and health factors. Several people complained about the general attitude of "let George do it" held by many members when it came time to sign up for committees.

At Renaissance, some members favoured compulsory participation and enforcement through tighter by-laws, threat of eviction followed by eviction proceedings, a system of tracking participation and imposed penalties for those failing to meet the requirement. On the other hand, most members recognized that participation provides opportunities for leadership training, education and skills development and that ways should be provided to encourage all members to participate. One means may be to define participation more broadly to include

attendance at membership meetings, social interaction with neighbours and provision of help in times of personal need, as well as the more traditional view of involvement on committees or the board of directors. In this way, the people whose participation was adding to the community life of the Co-op by shopping for sick or disabled members, helping neighbours in times of difficulty and acting as a "buddy" to other Co-op members, would be recognized.

GROWING OLD AT RENAISSANCE

One of the inherent difficulties in having a co-op with a minimum age limit of fifty years is that as the population continues to age, members will be less able to assume some of the responsibilities associated with the operation of the housing co-op. Since Renaissance did not provide formal health care or physical supports to its members, declining abilities and health status created significant concerns for the Co-op. Who would decide when a member was no longer able to remain in the Co-op if that member refused to leave? How would the participatory aspect of the Co-op's operations continue? Should the Co-op take measures to improve its accessibility and services for an older population?

One of the things about Renaissance which was made perfectly clear to me was that the members did not consider it to be a nursing home. Many people told me in slightly different words that "this is not a nursing home and you cannot depend on other people here helping you, although some do out of the goodness of their hearts." Jennie Keith (1982:85) also found that the residents of Les Floralties saw it "as a residence, not as an institution or as a nursing home" and she was repeatedly reminded of that fact. Keith (1982:89) summarized

residents' attitude as "sick people should stay in their place' is a rule which residents seem to apply in the same spirit of not allowing their community to be redefined as a place for the ill." Similarly, Marea Teski (1979:30) in her anthropological study of old people living in a retirement hotel reported, "again and again one hears 'This is not a nursing home. It is a residential hotel for people who can take care of themselves.'"

At Renaissance, people who required extra help were expected to arrange it with external agencies or relatives. Some people suggested to me that applications for membership from people who could not care for themselves should be rejected since "those people have no business in these apartments." Susan Byrne (1971) and Nancy Wright (1972) also heard repeated affirmations from their informants that the age-segregated residences they were studying were not "nursing" or "old folks' homes". Janice Smithers (1985:124) suggested a possible explanation, although it really only applies to the extreme, for older people's obsession with clarifying the absence of sick people in their residences:

In a community where all are vulnerable to the possibilities of illness and death, the noticeable presence of the terminally ill who exhibit severe levels of physical deterioration constitutes a threatening reminder of possible outcomes.

Although no formalized system of health care provision existed at Renaissance, many members relied extensively on help provided by other Co-op members. In some cases, people needed help on a limited basis, such as when they returned from the hospital. One member told me that when she came home from the hospital after three months, someone had already planted her flower boxes on the balcony and she was deluged with offers to help with banking, food

preparation and laundry. She told me that "people would fill my apartment with food if I wanted." During her recuperation, she arranged for services from Home Care, Meals-on-Wheels, the Victorian Order of Nurses and a physiotherapist. She also kept her door unlocked during the day and gave a friend in the Co-op her key so that she could come in the morning to help her. This member felt that other members were reciprocating for the many favours which she had done for them when they had been ill.

Other people relied on someone to help them with daily or weekly activities, such as grocery shopping and laundry, on a regular basis. Able-bodied members accompanied others to their doctors' appointments or pushed people in wheelchairs on walks. Assistance seemed to be provided willingly between members at Renaissance. Teski (1979:152) noted a similar reliance among retirement hotel residents on support provided by other residents:

For all the talk and resentment about not wanting a "nursing home atmosphere" there were many residents who wore themselves out caring for others. Some of those who complained the loudest about "not wanting that sort of person here" were the quickest to help a helpless fellow resident. All the people at times turned away from sickness and death, but many turned back to help.

In contrast, Jerry Jacobs (1975:13) described High Heaven, a high rise apartment building for low income pensioners. When tenant replacement policies of the housing authority changed to admit people with lower capabilities, healthier residents became demoralized by the amount of assistance they were required to give.

While the self-esteem of some residents was enhanced by these good works, many others felt it a great imposition, one that required a greater effort than they were either

able or willing to expend. They felt that High Heaven should serve persons who are capable of caring for themselves, a condition of admission for the initial cohort, or that if a limited number of less able persons are allowed to live there, the housing authority, public health service or other agencies should provide for their care.

One senior citizens' co-op in Toronto operated a "social services committee" whose members were responsible for visiting sick members in hospital or in the Co-op, assisting them with their shopping, laundry, cooking, and coordinating visits from the public health nurse. At Renaissance, many members received this support from other people in the Co-op, but assistance was not regulated through a formal committee structure and credit for participation was not given. Most members indicated that people cannot be asked to help others on a committee basis, but that such services should be offered voluntarily.

Problems envisioned with a committee were that the committee members might become overburdened and people with cars might be viewed as the local "taxi service." Help was generally best thought to be offered on an individual basis. I was told, however, by one member that there was usually always one Co-op member in the hospital and that a care or social services committee might be useful because the person would get a variety of social contacts through different visitors. As well, a single helper would not wear down with the responsibility because it would be shared by all members of the committee. The people who were already volunteering to help in this capacity could be consulted on how such a committee should best operate.

Early in the Co-op's existence, two women offered a shopping service for other members who were unable to shop for themselves. People were to call

them with their requests at a specific time on a particular day. The service did not last long, however, since the members providing it received calls at all hours and on all days. When they returned with their purchases, they received complaints about the brands they had bought and were asked to make exchanges. When the recipients did not have money on hand, they were asked to wait for payment. As well, when people were not at home to receive their orders, the shoppers had to store the goods in their own refrigerators and return later. They found it easier to discontinue the service due to these unanticipated problems.

Subsequent efforts to formalize a "care committee", which would be responsible for shopping, watering plants, mailing letters, short daily visits and occasionally taking people for a stroll in their wheelchair, were rejected on the basis that "Renaissance is not a nursing home" and "application requirements clearly state that people should be able to attend to their own basic care or ensure that suitable arrangements are made with family members or outside agencies. Other agencies exist to provide these services." Four members had already stated their willingness to participate on the proposed committee and fifteen members had expressed an interest in receiving assistance.

One of the younger members in the Co-op told me that the only thing she did not like about living in Renaissance was developing friendships with some of the older members and seeing them die or have to move out of the Co-op to a facility which could provide them with greater care.⁹³ She suggested that the

⁹³Johnson (1971), Keith (1982) and Myerhoff (1978) have also noted the depressing effect of deaths in the old age communities in which they conducted anthropological fieldwork. At Renaissance, a procedure was formalized for the Co-op's response to a member's death. All papers were to be removed from the

building could be divided into various sections based on different age groups. I do not think that this idea would have been supported widely by other members.

The primary way in which people reported that the Co-op was attempting to address the aging factor was through the recruitment of younger members to fill any vacancies. I was told that if the Co-op accepted "eighty-six year olds" for new members, in five years time, these people would be of "no use" to the Co-op. The emphasis was focused on the recruitment of members who were not too old and would be able to "really participate".

A few people wondered whether living with all old people made them age faster and whether the age limit was lowered, to what extent younger people would be willing to support the older members.⁹⁴ Overall, most members seemed satisfied with the existing age limit. They liked the cleanliness of the building which could be maintained because there were no children living there. People also appreciated the absence of teenagers and the loud music which was assumed

bulletin boards and a notice posted, all special activities were to be cancelled, as were any meetings in which the deceased member would have been involved. In lieu of flowers, the Co-op would make a donation to a charitable organization and a board member would attend the funeral home or the service.

Keith (1982:100) also described the importance of the establishment of a public response to deaths in the community to the residents of Les Floralties. There, the members requested a clear procedure which would be used to announce deaths and to provide information on funeral services and transportation arrangements. As a result of their requests, notices were posted on each floor and deaths were announced by the residence's president to each table in the dining room. A mini-bus was made available to transport people to the funeral.

⁹⁴Another Toronto co-op, which reserved approximately twenty percent of its units for senior citizens, maintained a list of younger members on whom the older people could call for assistance with small chores, such as changing lightbulbs in ceiling fixtures.

to accompany their presence. They preferred to keep the age spread distribution the same rather than "clump members at one end or the other." One member said she did not like being grouped as part of a "seniors citizens' housing co-op", even though she was over age sixty-five. Another person admitted liking the age limit since it made her feel young in comparison to others in the building. One member suggested that younger people would not want to move into a building of all older people because of society's fear of old age and the threat of "contamination."

To address the growing concern for medical needs of an aging membership, several members proposed the conversion of one of the less desirable apartments on the main floor, possibly the existing guest suite, into a "nursing unit".⁹⁵ The advocates of this idea suggested that the unit could be staffed by a nurse and could be used for short-term stays by members returning from hospital. As well, since a number of members were already engaging the services of homemakers and nurses several times each week, a full-time nurse on-site would consolidate services being provided to the Co-op and would help keep people in their homes longer.

During my interviews, I asked people what they thought of this suggestion. The responses I received were varied. Some people indicated that such a unit might be taken advantage of by some members and would make the Co-op too much like a nursing home. Members were supposed to be self-

⁹⁵ Another senior citizens' co-op in Toronto has also indicated that it has considered the conversion of a main floor unit to a medical office if a need for this service arises.

sufficient. Another person liked the idea and suggested that a full-time male medical orderly was required to assist throughout the building and to do "handyman" jobs⁹⁶. Another person thought that hiring a full-time nurse would "drive up the housing charge"⁹⁷ and the conversion of an apartment would take away a unit from an older person needing a place to live. This argument would not apply if the unit presently designated as the guest suite was used for the conversion. Another member asked who would run the Co-op if "such sick people" were "kept on" longer than they should? Someone else stated that she preferred the congregate shelter system available in England, in which a full-time warden or housekeeper lived on-site.

Another senior citizens' co-op which I visited had an emergency alarm system installed in the bathroom of each apartment. When activated, a buzzer would sound and the appropriate apartment number would be displayed in the hall across from the office. Two off-duty, on-call people would respond when the office was closed. Renaissance did not have a similar alarm system. The only system which seemed to be widely known by all members was for the individual

⁹⁶The co-ordinator and board members expressed concerns about the liability issue involved when the superintendent or other members tried to assist Co-op members who had fallen in their units. The person helping could become injured in the process of helping or cause greater injury to the fallen person. Eventually, the co-ordinator advised members to call an ambulance rather than attempting to lift injured members themselves.

⁹⁷Barbara Sanford's study of three Toronto senior citizens' co-ops found that seventy percent of the members interviewed stated that they did not need or want "more formally organized community services within the co-op" (no services were currently being provided at two of the co-ops and the third operated a "social services committee"). The respondents noted, however, that their reluctance for greater services was related to the threat of associated increased financial costs (Sanford 1989:89).

requiring assistance to bang on the floor three times, stop and repeat the cycle until someone arrived to help. One member told me that she had "good neighbours" who would come over whenever she banged on the wall. This system did not seem to be ideal, however, and people generally seemed receptive to the alarm system approach.⁹⁸

The Metro Toronto Housing Company, as a provider of social housing, has struggled with a number of the same issues faced in senior citizens' housing co-operatives. In defining its role as the "provision of affordable, secure accommodation and facilitation of support services", the Housing Company has introduced a non-intrusive monitoring system to some senior citizen tenants. From an informal ad hoc system based on referrals to social workers from project superintendents and rent assessors, the Housing Company has implemented a regular, twice yearly inspection of each apartment unit. These inspections promote maintenance of the unit and housing project and permit identification of tenants' "decreasing or diminishing abilities to cope" (Metro Toronto District Health Council 1988:11). Social service staff are involved wherever appropriate and the projects' recreational staff are encouraged to support social clubs'

⁹⁸See the Spring/Summer 1991 volume of the International Journal of Technology and Aging for an overview of the proceedings of the First International Symposium on Emergency Response Systems (emergency alarms), a home care service used internationally by older people, primarily women, who live alone. Modern PRS technology consists of "wireless portable help buttons which are waterproof, light and aesthetically designed; two-way voice communication; use of regional response centers; integrating PRS with other medical and social services needed by the home care population served" (Dibner 1991:6). Articles by Luis Rodriguez and Mary Lynne Hobbs describe the use of PRS in Canada and Ontario respectively.

programs and to promote health education activities, including proper nutrition and exercise.

A second method of intervention used by the Housing Company is the passive monitoring of the tenants' apartments. In response to tenants' concerns about having an accident in their apartment which might go undetected, a pilot electronic monitoring system has been introduced at one project. When the tenants there were given the option of having the system activated in their unit, 336 out of 340 people agreed (*Ibid.*:9). The monitoring device reports to the superintendent's office when there has been no movement in a suite for fifteen hours. The electronic scanner, which resembles a thermostat box, is costly to install, but it has proven its effectiveness at the test site. The electronic system monitors itself for malfunctions and is more reliable than attempts to implement buddy systems, telephone chains or friendly visitor forms of check-up systems.⁹⁹

Another concern for Renaissance was how to address the problem created by members whose health and physical abilities no longer permitted them to manage their own apartment, but who refused to leave the Co-op. This problem, which is common to other seniors' independent housing arrangements, was described in a meeting between the MTHCL and the Task Force on Health and the Elderly:

Sometimes we [MTHCL] find ourselves in a real bind as we try to reconcile our landlord role, our social housing provider role and the "independence/right to Privacy" of the tenants. Add to these community expectations and/or

⁹⁹The Housing Company's scanner system supplements the privately purchased pendant type medic alert telephone diallers, already employed by some tenants.

perceptions of what we should be doing and you can begin to sense that we are walking on a fine line between "hands-on" and "hands-off". What we are talking about is our "liability" to all tenants for "quiet enjoyment" and our obligation to be more than rent collectors. But not quasi-institutions (*Ibid.*:10).

A related concern involves the issue of guardianship and substitute decision making. What responsibility does the Housing Company have for tenants who refuse to be helped, when they no longer have the ability to make proper decisions and to care for themselves? With respect to their senior residents, the Housing Company and housing co-ops both must decide whether they can or will accept the responsibilities and potential liabilities associated with any involvement which is taken against the wishes of the individual concerned. This housing-related issue is a potential concern for any housing agencies which manage projects where old-aged tenants may require assistance.

Judith Bernstein (1982:306) argued that the increasing population of older people and the lack of continuum of care facilities dictate management policies "governing the retention of a tenant whose health and other circumstances have changed." Her study of 116 Californian housing projects for senior citizens discovered that project managers and management staff were not often obliged to ask tenants to leave the project when independent living was no longer sufficient to meet their needs. Tenants and/or their families usually recognized when more care was necessary and undertook to locate suitable accommodation in a more supportive residence. Issues of safety and liability were the primary considerations of project managers. Bernstein (1982:312) concluded:

... the four items most frequently rated by both on-site and management staff as resulting in a hypothetical resident's being asked to leave involve issues of a tenant's own safety and health or that of the project as a whole: drinking and accident problems with safety consequences for the tenant and other project residents, and serious health conditions that may call for close, daily supervision.

When I finished my fieldwork, Renaissance was still struggling to address the issue of members who refused to leave and it was a question that the board¹⁰⁰ had recognized it must address and incorporate into the Co-op's by-laws. The problem is difficult because people do not want to lose their independence and often think that they can continue to manage on their own when really by being alone, they may be a danger to themselves and to other Co-op members. The board had the power to ask a member to leave the Co-op, however, if the person said "no", the matter would then have to be brought to court. The Co-op's lawyer advised the board of the probable difficulties in attempting eviction proceedings in such cases.

Most members told me that they would know when they were no longer capable of looking after themselves adequately to remain at Renaissance. One woman told me that she had already investigated other seniors' apartments offering different levels of care for her future reference. Another woman was trying to find a nursing home which she could afford but complained of the long waiting lists. She did not want to leave the Co-op and felt she should not have to leave because she always paid her housing charge on time and enlisted people to

¹⁰⁰This issue was a priority of the board of directors that existed when I first began my fieldwork. I do not know whether the boards which have followed similarly recognized the issue as a problem to address.

help with her groceries, shop for her clothes, and clean her apartment.

Nevertheless, increasingly failing health forced her to look for a facility providing more care.

Many Co-op members lived alone and although most people were in daily contact with others, some members were isolated by their own choice or manner and it might have gone unnoticed if they were not well. One Co-op member had died suddenly in her apartment of a heart attack and her death was not noticed until her employers called to check on her when she failed to report for work.

People who lived alone were requested to notify the office when they would be away from the Co-op for several days or longer. Some members had developed an informal "buddy system" in which they checked each other every day. In cases of noticed and unexplained absences, or drop boxes with unremoved notices, people tended to notify the co-ordinator, who then checked with the member's family. Several situations arose in which the co-ordinator had to contact family members to check on unexplained absences. In each case, the missing member's disappearance was explained, however, the co-ordinator was placed in an uncomfortable position of invading the member's privacy.

One member told me that she could "drop dead" and nobody would know, because even though she was very involved with Co-op activities, she lived alone and was frequently away so people might assume she was visiting her family if they did not see her. She warned that members should prepare for such an event before a crisis occurred and it was too late. She suggested that a card system or sign-up sheet could be implemented on each floor and a monitor could

be assigned each month to check on the people who lived alone. Evidently, people resented the idea of this intrusion and no formalized checking measures were introduced.

Donelda Walker, in her 1983 anthropological study of several housing co-ops for senior citizens in British Columbia also found that no formal, organized checking system existed to guard against the threat of isolation in cases of accident or illness. She found, however, that most residents had informal arrangements between themselves and their neighbours. Neighbours exchanged keys to their apartments, curtains or drapes were checked mid-morning to ensure that the occupant was awake, sick co-op residents were contacted by telephone and the office managers were informed of unexplained absences. Several co-ops had formal "visiting committees", whose members were responsible for checking on sick or convalescing members.

In the St. Regis, a high-rise public housing apartment building for senior citizens, studied by Janice Smithers, a rudimentary informal surveillance procedure was in place to guard against undetected illness or accident. Since the building did not have an alarm system, each tenant was given a large, pink card with instructions to push the card under the door in case of an emergency where a passerby would hopefully see it.

At Les Floralties, Keith (1982:78) also found residents were very conscious about health status. She observed, "Les Floralties is the first place I had ever lived where 'How are you?' is not a ritual question. Here the answer is more likely to be the basis for a detailed conversation about a subject which is of

deep and shared concern to residents."¹⁰¹ The central focus of Les Floralties, the dining room, provided a check on residents. Unexplained absences were noticed by table partners, neighbours were questioned, and staff were informed of the potential problem. She emphasized residents' concerns with accidents or death:

The fear of being ill or injured and lying alone and helpless, possibly even dying, without anyone knowing, is a specter which recurred with frightening regularity in residents' conversations, often when they described their previous living conditions or those of some old person they knew outside the residence. The solace which the concern of friends and neighbors brought to this fear was a profound source of interdependence. It touched not only those who actually experience illness and care, but also the others, who by observing these incidents could feel vicarious relief for their own possible future need (Keith 1982:166-167).

Thus, although the residency requirements for Renaissance stated quite clearly that members must be able to live independently, a number of people relied extensively on the informal assistance provided by other members in the Co-op, which in some cases supplemented services which were being received from outside agencies. For some people, assistance was only required on a short-term basis, such as following illness or hospitalization, while for others, some form of help was provided by their neighbours on a regular basis. Although some members recognized the growing need for the implementation of support services or a formalized surveillance system to guard against undetected accidents or illness, the majority of members were unwilling to add any services to the Co-op

¹⁰¹ Renaissance Co-op members also exhibited a similar preoccupation with providing health condition status reports on themselves and others as an important topic of conversation, deemed to be of interest to the entire community.

that would alter their perceptions that "Renaissance is not a nursing home" and would result in increased housing charges.

SUMMARY

In this chapter I framed some of the critical processes which occurred at Renaissance against a model of community formation. The specific processes discussed were socialization, development of friendships, factionalism, conflict resolution, participation in Co-op activities and aging in place. A number of definitions of community were examined and were shown to share three common elements: "territory, we-feeling and social organization" (Keith 1982:5).

Co-operatives are particularly noted for promoting a sense of community within their membership. In the case of Renaissance, most residents did not choose to live there because they were seeking the social ideals which accompanied a co-op lifestyle, but once there, most members grew to enjoy these benefits. Renaissance Co-op was also compared with other age-segregated residences for old people described in the anthropological literature. Thus, while Renaissance should only be viewed as a "partial" or residential community within the larger city of Toronto, the evidence reviewed in this chapter indicates that members had managed to build important support networks and formed friendships within the Co-op.

CHAPTER FIVE

CONCLUSIONS

Attitudes toward older people are based on societal folklore involving an array of negative stereotypes. One such stereotype is that the elderly gradually become prisoners of space as physiological deterioration and environmental constraints necessitate physical, social, psychological, and, by implication, spatial withdrawal. The specter of the impoverished, frightened, feeble elderly lady, eking out a barren existence, barricaded in a one-room attic apartment, haunts us all. Beyond uneasy concern for our own future, it arouses both sympathy and shame. In recent years society's collective conscience, prodded by the growing political voice of the elderly themselves, has prompted some action to "liberate" older people (Rowles 1978:xv).

Demographers have predicted a significant rise in the population of senior citizens in Canada over the next several decades brought upon by the aging of the "baby boom generation" and improvements in economic independence and health care, which in turn have increased the average life expectancy. The provision of adequate, affordable housing for older people is a major social problem that needs to be addressed now, before this social trend is realized.

Ontario's housing policy, as outlined in a 1991 Ministry of Housing consultation discussion paper (Ontario Ministry of Housing 1991:1) is premised on four fundamental principles:

1. Access to safe, secure, and affordable housing, suitable to people's needs, is a basic human right;

2. Housing is fundamental to individual and family well-being and the quality of life in Ontario communities;
3. Housing contributes significantly to the prosperity and stability of Ontario's economy; and
4. Responsibility for the provision of housing is shared among all levels of government and among all sectors of Ontario's economy and society.

These principles must be examined to ensure that Ontario's housing policy will meet the needs of its growing population of senior citizens with their differing lifestyles, interests, and physical abilities.

In assessing the suitability of housing for any age group, the Canadian Housing Design Council (1983) recommended the need to guarantee people choice, community atmosphere, and independence. Factors which need to be considered to ensure that these housing goals are met include physical amenities which promote safety and security, affordability, location, quality of social relations created by the housing environment, and the capacity of people to function in that environment.

Older people, however, have a number of additional concerns related to their housing needs. Currently, little research has been conducted to determine what housing options are needed or desired by senior citizens, and until quite recently, little government money was spent on developing different housing options for senior citizens. Recent studies have criticized the lack of sheltered housing options available in Ontario and in Canada for semi-independent senior citizens who do not require the full services provided in an institution, but who are at risk by remaining in their own homes. The need has

been articulated for housing options which provide a continuum of care for people as their dependency levels change according to their health condition.

Senior citizens also have special concerns relating to their access to services and transportation, and continued affordability. As well, it has been adequately demonstrated that when given the choice, older people prefer to remain in their own homes. In recognition of this fact, a recent report of the Metro Toronto District Health Council (1988:29) recommended that housing options and service provision be focused around the values of independence, self-reliance, and home ownership. The Report concluded that since institutionalization necessitates reduced privacy, living space, independence and forfeiture of personal possessions, it is incumbent upon governments and service providers ". . . to work collaboratively and creatively to provide sufficient alternatives and support that enable the elderly to stay at home as long as possible."

In sum, in developing housing policies for senior citizens, recognition must be given to the cultural diversity of old people and their differing preferences and needs for alternative housing options. People with lower incomes, those living alone or in rural areas, and people with health problems may each have different housing concerns. As well, it must be considered that older women living alone will constitute the largest proportion of this old-aged population.

In the last few years, statements from the Ontario government have indicated an increasing awareness of the diversity of senior citizens and their desire to remain at home for as long as possible. A New Agenda (1987) and

Strategies for Change (1990) established a framework for the province's reform of its long-term care system. In June of 1991, the Minister of Community and Social Services announced that Ontario would "shift emphasis to development of creative community-based service options" and that it would "make a substantial investment in supported housing programs for elderly persons and people with physical disabilities" (Akande 1991:4, 6). Another statement made in June of 1991 by the Minister of Housing advocated his ministry's support for the provision of in-home support services:

It is preferable and more cost-efficient to invest in community-based forms of housing which support individuals and households, than to deal with the consequences of failing to do so (Ontario Ministry of Housing 1991:5).

This thesis has focused on one particular housing option for senior citizens--co-operative housing--and it has examined the experiences of a single age-segregated housing co-op located in Toronto, Ontario. Andrei Simić (1986) discussed the recent arrival of anthropologists into the field of gerontology. He commented:

Only during approximately the last decade have aging and old age come to be generally recognized as a subfield within the discipline [of anthropology]. In this regard, anthropology has once again shown itself to be more a follower of history and culture change than their precursor. Of course, what has occurred is that in our society aging and the elderly have become the broad focus of popular, governmental, and academic concern as a so-called social problem. Surely a major contributing factor to this has been the increasing numbers of older persons in our society. However, perhaps more significantly, there has come about a profound change in our attitudes toward growing old as well as in the ideas and values that the elderly hold about themselves and their role in society (Simić 1986:325).

Simić also implied that "political activism" by older people has resulted in an increased awareness and public concern for issues affecting senior citizens, which has produced "increased governmental and private funding for research on gerontological issues" (*Ibid.*).

Nevertheless, despite their late entrance into the field of research on aging, anthropologists have made a significant contribution. Ethnographic studies have been conducted in a wide variety of age-homogeneous settings, including retirement apartments, hotels, trailer parks, retirement villages, homes for the aged, nursing homes, and public housing projects. Kevin Eckert (1983:457) has stated that "the community case study approach, with its emphasis on participant observation and holism, has had a strong influence on the anthropological study of old age." He added that the common theme of this research has been to assess how ". . . older persons adjust and adapt to the social and physical environments in which they find themselves" (*Ibid.*). A number of the anthropological cases have centred on the identification of the factors creating "we-feeling" (Keith 1982) or group identity. Eckert cautioned his readers that a single case study, while useful, may not be representative of other settings and that there is some danger in making hasty generalizations. In the end, however, he concluded:

The anthropological community case study holds great promise in the field of gerontology. In many instances it is the only way to address certain issues, especially those concerned with change, adjustment and adaptation through time (*Ibid.*:470).

Jennie Keith (1979, 1980) has also discussed the important perspective which anthropology can bring to studies of aging. She (1979:1) stated:

The holistic perspective often assumed by ethnographers will also help correct tendencies to study old people as an isolated category. Like any social boundary, old age has two sides; and the roles and processes of aging can only be understood in the context of the wider social organization.

Hence, there apparently being some general agreement that there is value in anthropologists conducting fieldwork in various age-homogeneous settings for old people, the question to be considered is: "What particular contribution my research at Renaissance Co-op can make to the task of designing innovative and appropriate housing options for senior citizens?"

"If we want harmony and not discord, we must create it. If we want a supportive community we must build it. No one will do it for us. It is up to us." "There's no place I'd rather live than here!" "Co-ops are wonderful housing." "The important thing about a Co-op is that you feel like you are in control and not in the perpetual cycle of landlord domination." "You can take control of your life--this is your home." "Renaissance is like a family--we do everything together." "More senior citizens should live here, where they can see other people and come in contact with them." "It is a real slice of humanity here--we have a bit of everything." "Co-op living is like a marriage--its success depends on the outside interests of both partners." "I love being here. It is a beautiful building, clean and affordable." "Co-ops bring everything down to the community level." "You are never lonely here."

These sentiments, expressed by a cross-section of Renaissance members, sum up the rewards reaped at one senior citizens' housing co-operative. With such overwhelmingly high praise, co-operative housing appears to be a boon to both senior citizens and to those planning housing for older people. Generally,

there are considered to be three sectors which provide housing in Ontario-- private, public and the third, or voluntary sector. It is the third sector which is concerned with non-profit and community-based housing initiatives, including housing co-operatives. In the case of Renaissance, community leaders and a religious congregation took the bold initiative to make the necessary connections with an appropriate housing resource group and the result was an apartment building that operated under a co-operative management system and provided housing to older people from a diverse range of backgrounds.

Most of the Renaissance members initially applied to the Co-op because they were attracted by the promises of affordability and security of tenure, rather than by the opportunities for self-governance and participation in social activities. Nevertheless, once they arrived at the Co-op, most people became involved with some aspect of the Co-op's operations and grew to feel as though they had made a personal investment in the Co-op.

Definitions of "community" contain three elements: a social organization, sense of group cohesion or identity, and a physical territory or space. Advocates of co-operative housing usually emphasize the ability of co-ops to engender feelings of community among their membership. In the case of Renaissance, this possibility was reinforced in the promotional literature advertising the building, however, as I have indicated this was not the quality which attracted most applicants. My research showed though that members who had lived in the Co-op for a while specifically identified with the image of Renaissance as a community and spoke of it in such terms. According to the definition of "community", the building itself could be considered the territory, the

democratic co-operative principles and the committees and board of directors were the social organization, and the shared interests, backgrounds, socialization process, friendships, and provision of mutual assistance, all contributed to the sense of group cohesion. In identifying Renaissance as a community, I have tried to indicate throughout this thesis the importance of recognizing that the Co-op is only a "partial" or "residential" community and that in fact, its members all have ties to the larger community/urban centre through work, family, friends, religious or cultural affiliation, school or special interest activities.

The feature which distinguished Renaissance from other age-segregated housing options was its form of social organization, based upon community decision-making and self-management. In turn, what differentiated Renaissance from some, but not all co-ops, was its age segregation. Housing co-ops presuppose an ideological commitment to community building on the part of their membership.

This thesis identified two issues as potential problems at Renaissance, both relating to the age restrictions requiring residents to be at least fifty years old. In a predominantly older population, it is natural to find people with varying degrees of ability. We might also assume that a person's physical abilities will decline over time. In a co-op, the health status of members directly relates to their abilities to participate in various aspects of the Co-op's operations. Therefore, the first problem examined was how the Co-op would continue to be managed as the members' physical abilities declined and they became less able to participate. Secondly, this thesis examined how the Co-op would adapt, if at all, to accommodate the increasing needs for assistance from its aging membership.

The first issue, concerning the effects of aging on participation, was discussed in the broader framework of participation in co-op activities.

Renaissance members, as might be expected, varied widely in the extent of their commitment to participate in Co-op projects. Some people invested the majority of their time in doing things for the Co-op, while others did the bare minimum or nothing at all. Enforcing participation among co-op residents is a problem common to most co-ops and the issue of mandatory participation was fiercely debated throughout the co-op sector in the mid to late 1980s. Reasons cited by members at Renaissance for failing to participate included language barriers, disinterest, "burn-out" and medical problems. Only the latter reason was considered to be a valid excuse for not participating. The Co-op did provide a one year sabbatical for members to help alleviate the stress experienced by some active participants.

A minority of the members favoured the strict enforcement of the Co-op's mandatory participation requirement of four hours per month and desired the implementation of increased housing charges for those who failed to comply. Other members, who were equally concerned about participation, suggested that a better approach would be to broaden the definition of participation beyond the committee and board work to recognize the valuable contributions made by members who enhanced the community through the services they offered to their neighbours who were ill, were recuperating from hospitalization, or were physically disabled. These members saw the advantage of seeking ways to motivate people so that they would want to participate and become involved in the Co-op's affairs.

The assistance provided by "good neighbours" was not generally considered to carry the same weight as did volunteering on committees or serving on the Co-op's board of directors. The failure of the Co-op membership to recognize this assistance as a valid form of participation is ironic since it was the provision of this informal assistance which helped to solve the related problems associated with the increasing dependence of an aging membership. Members did not adequately explain why contributions to the Co-op, which were not made through committees or the board, were not already being recognized. Concerns were expressed by members that assistance to others should be provided voluntarily and not through a committee system where someone might be acting only to receive credit for participation.

Recent literature in the area of co-op housing has suggested that in general, all co-ops should look at re-defining what constitutes participation. Since some people do not enjoy committee work or do not feel capable of fulfilling what might be expected of them on a committee, co-ops should seek alternative ways so that these members can also participate. In the case of Renaissance, many members did not have prior experience with attending formal meetings. For some, it was hard to adjust to the protocols used at committee meetings and others were not physically able to attend a meeting for several hours in duration. A broader definition of participation would still allow these members to find a way to make their contribution.

Renaissance members were generally aware that an aging membership would create future problems for the management of the Co-op. A number of people noted that they had already withdrawn their membership from committees

because they had difficulties hearing or had trouble remembering what was discussed. The solution to this problem seemed to lie in the recruitment of new members who were younger, but still older than fifty years, and physically more able to execute the various administrative duties required to operate the Co-op. Some members recognized the contradiction in having a senior citizens' co-op which was reluctant to accept older people with some disabilities as members because their participation levels would likely be reduced. Indeed, even the legality of this practice was being questioned. Younger members noted that they sometimes felt pressured to do more for the Co-op because they were more able-bodied. Since many of these members were still employed, they had other time commitments and did not always want to come home and spend their evenings engaged in co-op work.

The second issue which was examined at some length in this thesis was the way in which the Co-op might change to accommodate the needs of a growing population of older people with increasing health problems. There was little agreement on possible solutions to this problem. Generally, members were very concerned that the Co-op must not become a nursing home and they went to great lengths to ensure that I would not project that image. Members felt strongly that "sick people" should be excluded from membership and that only people who could manage on their own or with the support of services provided by family members or outside agencies should be permitted to live at Renaissance.

In reality, however, many members were already relying on supports provided by their Co-op neighbours. Members willingly shopped for each other,

did laundry, prepared food or visited members who were ill. In most cases, however, these exchanges were regarded as temporary assistance and as insurance for the givers that they would be similarly rewarded should they need some assistance at a later date. These reciprocal relationships have been widely recounted in other ethnographic accounts of age-segregated communities of older people.

If the Co-op members favoured the installation of medical or social services at Renaissance, which they did not, this would be the politically correct time to approach the government. Recent initiatives have indicated the provincial government's willingness to extend services to the home so that older people can remain longer in the community. The Minister of Housing, in announcing the future direction of housing policy in Ontario, stated:

Access to housing, for those in need of support services, remains a key issue. Non-institutional approaches, such as supportive community living, focus on providing human services required to assist the person or household to live independently in the community. An important concern in supporting independent community living is co-ordinating service provision with housing development (Ontario Ministry of Housing 1991:12).

Non-profit housing projects have been specifically targeted to receive funding to enable their old aged and disabled residents to stay at home. For example, Ontario's public consultation paper on the reform of long-term care noted that a substantial investment would be made to fund "support services in already existing non-profit seniors apartment buildings and for support services to seniors and people with disabilities in existing or new non-profit housing settings" (Ministries of Community and Social Services, Health and Citizenship 1991:27;

emphasis added). Another reference was made to the provision of concentrated twenty-four hour services to enable senior citizens and people with disabilities to remain in the community.

While Renaissance members were willing to assist other Co-op members informally, they were not generally interested in converting a main floor apartment into a nursing unit, implementing a surveillance system to guard against undetected accident or death for isolated members who lived alone, or formalizing a social service or care committee. Concerns over the increased housing charges which might result from these expenditures and the need to preserve the non-institutional image of the Co-op seemed to be the primary reasons behind members' reluctance to introduce any type of formal supports.

Privacy was very important to members and seemed to be related to the value they placed on occupying their own units. Members did not visit back and forth in their apartments as much as one might have expected. Daily informal visits occurred at the coffee club or other social gatherings. As a rule, members stressed that they invited other members to their apartments when they wanted them to visit. By defining the acceptable boundaries for visitation, members were perhaps trying to reinforce their own independence. In a sense, they were affirming the fact that they still lived in their own homes and not in a nursing home. The overall concerns expressed for increased security might also be attributed to their desires to protect their own home.

A third side issue which was examined in this thesis was the merits of age-segregated residences for older people. Most Renaissance members enjoyed the quiet, secure lifestyle provided by living with people their own age. As well,

the common background, shared history, and interests seemed to foster the formation of friendships, the provision of mutual aid between members, and the development of well-defined cliques. Other anthropologists have noted the occurrence of similar developments in the age-segregated settings they studied.

According to Keith (1982:198):

Friendship, love, conflict, power, laughter at "in" jokes, support in the face of common fears and sorrows, and roles to structure time and action are the stuff of everyday social life so necessary that most of us take them profoundly for granted. To the old, they often become both scarce and precious. By preserving these possibilities for each other, older people join in a kind of communal conspiracy to continue living like human beings.

While age-segregated housing attracts many old people, housing options should offer choices so that older people who prefer, will be able to live with people of all ages.

Housing co-ops provide their members with stable, affordable housing charges, permanent occupancy rights, management and democratic decision-making powers, a sense of community, personal security through knowing one's neighbours and an opportunity for participation in communal social events. In particular, co-ops can enhance the quality of life for older people, or people with disabilities, through their mutually supportive environment and self-management aspects. Some older people complain that their post-retirement years are not satisfying to them and that they cannot keep busy. For these people, co-ops offer an ideal solution because of the emphasis on member participation. Co-ops also offer older people an outlet to demonstrate and to use their many talents and skills acquired over their lifetime.

My own observations at Renaissance and the views expressed by my informants strongly suggest that there should be more senior citizens' co-ops and that more units should be reserved for senior citizens in age-integrated co-ops. Older people at Renaissance, and those described in other ethnographic accounts of residences for senior citizens, fiercely value their independence and autonomy and co-operative housing provides a social form that allows people to attain these goals. In contemporary society, one frequently hears that the sense of community has been lost. Renaissance Housing Co-op, through its expectation of resident involvement, has empowered its members and allowed them to create a successful residential community of older people. The experiences of senior citizens living in different home environments provides a rich source for future anthropological fieldwork.

AFTERWORD

As I was writing this thesis, I often thought about Renaissance and wondered what changes had taken place there during my three year absence. A number of questions came to mind. What had become of the members I had interviewed? How well had the Co-op adjusted to accommodate the needs and concerns of its aging population? Were any medical services being provided on a short-term basis to members? Had an emergency response system been introduced to protect those members who lived alone? Were Co-op activities still being well attended and were committees being adequately staffed? What forms of participation were being recognized by the members as legitimate contributions? In order to answer my questions, I arranged to meet with the co-ordinator to discuss these issues.

The night I had scheduled for my return to Renaissance was cold and rainy, quite unlike the hot summer days I had spent there conducting my fieldwork. From the outside, the Co-op looked much the same, although the gardens had been covered over for the winter and some of the apartment balconies shone brightly with Christmas lights. Several signs were posted around the property to advertise the Co-op's fall bazaar, scheduled for the following Saturday, to the general public. As an indicator of the depressed economy, the discount grocery store, located across the street from the Co-op, stood vacant. Inside the Co-op, the front lobby remained unchanged, except for the addition of

a new sofa and two easy chairs. As well, three plaques, awarded to the Co-op in the City's gardening contest, hung prominently on the wall outside the office.

The co-ordinator had only been employed at Renaissance for three or four months, however, she knew most of the members by name and was familiar with the membership on committees and the board. She remarked how much easier it had been to get to know the members at Renaissance than at the family co-op where she had previously worked. The co-ordinator noted that since most Renaissance members were at home during the day, they frequently visited the office with some small problem, often staying to chat after the matter had been resolved.

Through my discussions with the co-ordinator, I concluded that in three years, few changes had taken place at Renaissance. The participation requirement was still set at four hours per month and was a condition of the occupancy agreement. The Co-op had not instituted any sort of "participation committee". Instead, members continued to submit articles to the Co-op's newsletter asking for volunteers to assist with special events or to join committees requiring new members. As well, the co-ordinator noted that announcements were made at general membership meetings in an effort to encourage involvement. In her limited time at Renaissance, she observed that it was primarily the same members who were involved on the committees and board and that this core group of dedicated volunteers tended to move from one committee to the next. She also suggested that there was a willingness among members to recognize the contributions made to the Co-op by those who helped others and added to the quality of life at Renaissance in ways other than by

serving on committees or the board. She was not aware that this change had been stated implicitly or recognized formally in any of the Co-op's statements on participation.

The minimum age for admission to Renaissance was still fifty years. The co-ordinator indicated, however, that the average age of members was closer to sixty-eight or seventy. Generally, members continued to be satisfied by living with other older people, who perhaps shared similar interests and experiences. The Co-op still maintained its policy of only admitting members who were able to live on their own or with the provision of some help they had arranged. The Co-op had not implemented a "social services" committee, although some members relied on daily visits from nurses, family or Co-op members. The co-ordinator also confirmed that members still kept a close watch over each other and notified the office when friends and neighbours were absent without explanation or mail had not been removed from their drop boxes. Members continued to inform the co-ordinator when they would be away from the co-op for any length of time. Finally, the informal network was operating among members to ensure that disabled or convalescing members were provided with assistance to meet their shopping, laundry or cooking needs.

I was particularly interested to discover how the demographics of the Co-op had changed. I obtained a current membership list from the co-ordinator (August 1991) and compared it to the one I had used in the summer of 1988. All floors had changed, although one floor had only undergone a single internal move. A total of ten internal moves had taken place in three years, but only two of these moves could be attributed to a smaller household moving from a

two-bedroom to a one-bedroom unit.

In 1991, there were 118 members at Renaissance, six fewer than in 1988. Of the current members, there were eighty-two women, representing just over two-thirds of the Co-op's membership, a slight increase from 1988. A total of twenty-four new members had moved into the Co-op in the three year period from 1988 to 1991. Of these, there were five married couples and fourteen single people, of whom all but three were women. The occupants of eighteen households had either died or moved from Renaissance. In November 1991, there were twenty-one two-person households compared to twenty-six in 1988. By 1991, seven of the twenty-six two person-households in existence in 1988, had been reduced to single-person households. In six of these cases, a woman (wife or sister) remained in the unit as the sole occupant. In only one case, a husband was predeceased by his wife.

According to the co-ordinator, the emphasis on recruiting new members was focused at the fifties end of the age spectrum. She indicated that the majority of the new members were young, still employed and very active participants in the affairs of the Co-op. This trend confirmed what members had told me three years earlier would be the strategy used to ensure that the Co-op was not left with a population of primarily older members with less ability to participate in the Co-op's operation.

Financial security continued to be important to the members of Renaissance. In an age-integrated co-op, increased housing charges, although not liked, are usually tolerated and easy to explain. At Renaissance, however, most members were retired and lived on a fixed income. An increased housing charge

could have a significant impact on those members not receiving a housing subsidy.

The monthly maximum housing charge for a two-bedroom unit had increased from \$545 in 1988 to \$648 in 1991. Likewise, the charge for a one-bedroom unit had risen from \$425 to \$505. The Co-op had avoided increases for the first few years of its existence through an initial surplus, and more recently, by operating at a deficit. The co-ordinator informed me that Renaissance had recently been repainted and within the next few years she expected that appliances would need replacing and repairs would be needed for the automatic garage door. Additional expenses included the salaries for the co-ordinator, part-time bookkeeper and building superintendent. It is easy to understand then why air conditioning, increased building security, and specialized services or design features to assist aging or ill members might be viewed as luxuries that would not benefit all members. Co-op members had agreed not to add them.

Three years ago, Renaissance members related to me their largely positive experiences of living in a senior citizen's housing co-op. Since that time, a few members have died, some have moved from the Co-op and new people have moved in to replace them. Renaissance seems to have been successful in recruiting active members with the energy to commit to the Co-op. Assistance, although not organized formally, continues to be provided reciprocally among members and has perhaps evolved into a legitimate means of contributing to the Co-op. Co-ops are only one of many options available to house senior citizens. However, the practices of caring and sharing exemplified by Renaissance members indicate that co-op housing may provide old people with more than simply a roof over their heads.

REFERENCES CITED

- Akande, Zanana
1991 Statement to the Legislature by the Honourable Zanana Akande, Minister of Community and Social Services, on the Redirection of Long-Term Care Services. Ontario: Ministry of Community and Social Services.
- Andrews, Howard F. and Helen J. Breslauer
1976 Reflections on the Housing Process: Implications from a Case Study of Cooperative Housing. Toronto: University of Toronto Centre for Urban and Community Studies Research Paper Number 74.
- Angrosino, Michael V.
1976 Anthropology and the Aged: A Preliminary Community Study. *The Gerontologist* 16(2):174-180.
- Anonymous
1988a Growing Old Gracefully: A comprehensive guide to places and services that respect our elders. Toronto Life, May:52-55; 81-85.
- Anonymous
1988b Co-op Housing and Seniors. From the Rooftops 15(3):6. Co-operative Housing Foundation of Canada.
- Arensberg, Conrad M.
1961 The Community as Object and As Sample. *American Anthropologist* 63:241-264.
- Becker, Gaylene
1980 Growing Old in Silence: Deaf People in Old Age. Berkeley and Los Angeles: University of California Press.
- Bernard, Jessie
1973 The Sociology of Community. Glenview: Scott, Foresman, and Company.

- Bernstein, Judith
1982 Who Leaves--Who Stays: Residency Policy in Housing for the Elderly. *The Gerontologist* 22(3):305-313.
- Birchall, Johnson
1988 Building Communities the Co-operative Way. London: Routledge and Kegan Paul.
- Birenbaum, Arnold
1984 Aging and Housing: A Note on How Housing Expresses Social Status. *Journal of Housing for the Elderly* 2(1):33-40.
- Boissevain, Jeremy
1974 Friends of Friends: Networks, Manipulators and Coalitions. London: Basil Blackwell.
- Brink, Satya
1985 Housing Elderly People in Canada: Working Towards a Continuum of Housing Choices Appropriate to Their Needs. In *Innovations in Housing and Living Arrangements for Seniors*. Gloria Gutman and Norman Blackie, eds., pp. 1-23. Burnaby: The Gerontology Research Centre, Simon Fraser University.
- Bujra, Janet
1973 The Dynamics of Political Action: A New Look at Factionalism. *American Anthropologist* 75(1-2):132-152.
- Butler, Alan, Christine Oldman and John Greve
1983 Sheltered Housing for the Elderly: Policy, Practice and the Consumer. London: George Allen and Unwin.
- Byrne, Susan Washburn
1971 Arden, an "Adult Community". Unpublished Ph.D. Dissertation. University of California (Berkeley), Department of Anthropology.
- Canada. Ministry of Supply and Services
1982 Canadian Governmental Report on Aging. Ottawa: Ministry of Supply and Services.
- Canada Mortgage and Housing Corporation
1990 Evaluation of the Federal Co-operative Housing Programs. Draft Report. Ottawa: Canada Mortgage and Housing Corporation Program Evaluation Division.

- Canadian Housing Design Council
1983 Where Will We Live? Housing Alternatives for Senior Citizens. A Report of an October 1983 Conference Sponsored by the Canadian Housing Design Council and Ryerson Polytechnical Institute.
- Chell, Elizabeth
1985 Participation and Organization: A Social Psychological Approach. London: The Macmillan Press.
- Chetkov-Yanoov, B.
1986 Participation as a Means to Community Cooperation. In Community and Cooperation in Participatory Development. Yair Levi and Howard Litwin, eds., pp. 21-35. Hants: Gower Publishing Company.
- Cooper, Matthew and Margaret Critchlow Rodman
1992 New Neighbours: A Case Study of Cooperative Housing in Toronto. Toronto: University of Toronto Press.
- Co-operative Housing Federation of Toronto
1980 Housing for Senior Citizens: Is the Non-Profit Co-operative Housing Program Feasible? Toronto: Co-operative Housing Federation of Toronto.
- Co-operative Housing Federation of Toronto
1988 Membership Participation. Federation Findings: A Co-op Management Memo 8(1).
- Co-operative Housing Federation of Toronto
1989 Member Participation. The Circuit 11(2):1-4.
- Co-operative Housing Foundation of Canada
1986 Handout from Member Involvement Workshop. September, 1986, np.
- Co-operative Housing Foundation of Canada
1988 What is Co-operative Housing? May Communiqué.
- Corke, Sue
1985 Provincial Housing and Shelter Support Programs for the Elderly: Ontario. Paper presented at the Annual Meeting of the Canadian Association of Gerontologists, Hamilton, October 18, 1985.

- Cox, Harold
1984 *Later Life: The Realities of Aging.* Englewood Cliffs: Prentice-Hall.
- Crocker, Janet
1988 *Growing Old Gracefully.* Toronto Life, May:52-55, 81, 83-85.
- Denton, Margaret A. and Christine K. Davis
1986 *Patterns of Support: The Use of Support Services among Senior Citizen Public Housing Tenants in Ontario.* A report prepared for the Ontario Ministry of Housing by Social Data Research Limited. Hamilton.
- Dibner, Andrew S.
1991 *Personal Response Services Today.* International Journal of Technology and Aging 4(1):5-7.
- Eckert, J. Kevin
1980 *The Unseen Elderly.* San Diego State University. San Diego: Campanile Press.
- Eckert, J. Kevin
1983 *Anthropological "Community" Studies in Aging Research: A Method to the Madness.* Research on Aging 5(4):455-472.
- Effrat, Marcia Pelly
1974 *The Community: Approaches and Applications.* New York: Free Press.
- Fife, Wayne
1982 *Friendly Manor: Interpretive Anthropology in a Home for the Aged.* Unpublished M.A. Thesis. University of Western Ontario, Department of Anthropology.
- Flashman, Robert and Sam Quick
n.d. *Altruism is not Dead: A Specific Analysis of Volunteer Motivation.* In *Motivating Volunteers: How the Rewards of Unpaid Work Can Meet People's Needs.* Larry F. Moore, ed., pp. 155-168. Vancouver: Vancouver Volunteer Centre.
- Fontana, Andrea
1977 *The Last Frontier: The Social Meaning of Growing Old.* Beverly Hills: Sage Publications.

- Francies, George Ray
n.d. Motivation-Needs Profile. In *Motivating Volunteers: How the Rewards of Unpaid Work Can Meet People's Needs*. Larry F. Moore, ed., pp. 171-184. Vancouver: Vancouver Volunteer Centre.
- Fry, Christine
1977 The Community as a Commodity: The Age Graded Case. *Human Organization* 36(2):115-123.
- Fry, Christine
1979 Structural Conditions Affecting Community Formation Among the Aged: Two Examples from Arizona. *Anthropological Quarterly* 52(1):7-18.
- Fry, Christine
1980 Toward An Anthropology of Age. In *Aging in Culture and Society: Comparative Viewpoints and Strategies*. Christine L. Fry, ed., pp. 1-20. New York: Praeger.
- Gelfand, Donald E.
1986 Assistance to the New Russian Elderly. *The Gerontologist* 26(4):444-448.
- Gluckman, Max
1963 Gossip and Scandal. *Current Anthropology* 4(3):307-316.
- Gnaedinger, Nancy J.
1986 Elderly Widows Who Live Alone in Their Own Houses: Assessments of Risk. Unpublished M.A. Thesis. Carleton University, Institute of Canadian Studies.
- Golant, Stephen M.
1985 The Influence of the Experienced Residential Environment on Old People's Life Satisfaction. *Journal of Housing for the Elderly* 3(3/4):23-49.
- Gubrium, Jaber F.
1975 *Living and Dying at Murray Manor*. New York: St. Martins.
- Gusfield, Joseph R.
1975 *Community: A Critical Response*. New York: Harper and Row.

- Hendel-Sebestyen, Giselle
1979 Role Diversity: Toward the Development of Community in A Total Institutional Setting. *Anthropological Quarterly* 52(1):19-27.
- Hobbs, Mary Lynne
1991 Product Design In A Personal Response Program. *International Journal of Technology and Aging* 4(1):17-19.
- Hochschild, Arlie Russell
1973 The Unexpected Community. Englewood Cliffs: Human Sciences Press.
- Hoglund, David J.
1985 Housing for the Elderly: Privacy and Independence in Environments for the Aging. New York: Van Nostrand Reinhold Company.
- Homans, George Caspar
1974 Social Behaviour: Its Elementary Forms. New York: Harcourt Brace Jovanovich.
- Hough, George
1987 The Need for Collective Living Arrangements for the Elderly. Paper presented at The Housing and Institutions Subcommittee of the Toronto Mayor's Committee on Aging, Home Truths Conference, November 19, 1987. Published synopsis.
- Hunt, Michael E. and Gail Gunter-Hunt
1985 Naturally Occurring Retirement Communities. *Journal of Housing for the Elderly* 3(3/4):3-21.
- Jacobs, Jerry
1974 Fun City: An Ethnographic Study of a Retirement Community. New York: Holt, Rinehart and Winston.
- Jacobs, Jerry
1975 Older Persons and Retirement Communities. Springfield: Charles C. Thomas.
- Jerrome, Dorothy
1988 "That's What it's All About": Old People's Organizations as a Context for Aging. *Journal of Aging Studies* 2(1):71-81.

- Johnson, Sheila K.
1971 Idlehaven. Berkeley: University of California Press.
- Jonas, Karen
1979 Factors in Development of Community Among Relationships
Between Involvement in Friendship Roles Within the
Community and External Social Roles. *Anthropological
Quarterly* 52(1):29-38.
- Kandel, Randy Frances and Marion Heider
1979 Friendship and Factionalism in a Tri-Ethnic Housing
Complex for the Elderly in North Miami. *Anthropological
Quarterly* 52(1):49-59.
- Keith, Jennie
1979 The Ethnography of Old Age: Introduction.
Anthropological Quarterly 52(1):1-6.
- Keith, Jennie
1980 "The Best Is Yet To Be": Toward an Anthropology of Age.
American Review of Anthropology 9:339-364.
- Keith, Jennie
1982 Old People, New Lives: Community Creation in a
Retirement Residence. Chicago: The University of Chicago
Press.
- Keith, Jennie
1985 Age in Anthropological Research. *In* *Handbook of Aging
and the Social Sciences*. Robert H. Binstock and Ethel
Shanas, eds., pp. 231-263. New York: Van Nostrand
Reinhold Company.
- Kling, Sidney and Adam Fuerstenberg
1983 Senior Citizen Housing Development in Metropolitan
Toronto: The Role of Individual Religious Congregations.
Ottawa: Canada Mortgage and Housing Corporation.
- Legesse, Asmarom
1979 Age Sets and Retirement Communities: Comparison and
Comment. *Anthropological Quarterly* 52(1):61-69.

- Levi, Yair
1986 Community Cooperative Relationships. In Community and Cooperatives in Participatory Development. Yair Levi and Howard Litwin, eds., pp. 3-17. Hants: Gower Publishing Company.
- Levi, Yair and Howard Litwin
1986 Analytic Summary and Conclusions. In Community and Cooperatives in Participatory Development. Yair Levi and Howard Litwin, eds., pp. 245-254. Hants: Gower Publishing Company.
- Levine, Richard Stuart
1981 Developing a Culture of Retirement: Structural Conditions and Adaptive Strategies in a Planned Retirement Community. Unpublished Ph.D. Dissertation. Northeastern University, Department of Anthropology.
- Löfgren, Orvar
1989 Anthropologizing America. *American Ethnologist* 6(2):366-374.
- Lyon, Larry
1987 The Community in Urban Society. Philadelphia: Temple University Press.
- Marshall, Victor
1981 Social Characteristics of Future Aged. In Housing for an Aging Population: Alternatives. Blossom T. Wigdor and Louise Ford, eds., pp. 31-55. Toronto: University of Toronto Press.
- Metropolitan Toronto District Health Council
1988 Housing and the Health of the Elderly. Report of the Task Force on Housing and the Health of the Elderly.
- Mittelbach, Frank G. and Joseph M. Ebin
1975 Condominium Housing: Some Social and Economic Implications. Occasional Paper No. 9. Graduate School of Management, University of California, Los Angeles.

- Moore, Larry F.
n.d. **Motivating Volunteers: How the Rewards of Unpaid Work Can Meet People's Needs.** Vancouver: Vancouver Volunteer Centre.
- Myerhoff, Barbara
1978 **Number Our Days.** New York: Simon and Schuster.
- Myra Schiff Consultants
1982 **Housing Co-operatives in Metropolitan Toronto: A Survey of Members.** Report prepared for the Co-operative Housing Foundation of Canada. Ottawa: Research Bulletin #2.
- Newcomer, Robert J. and Joel P. Weeden
1986 **Perspectives on Housing Needs and the Continuum of Care. In Housing an Aging Society: Issues, Alternatives and Policy.** Robert J. Newcomer, M. Powell Lawton, and Thomas O. Byerts, eds., pp. 3-9. New York: Van Nostrand Reinhold Company.
- Nydegger, Corinne N.
1985 **Introduction.** *Research on Aging* 5(4):451-453.
- Oldman, Christine
1990 **Moving in Old Age: New Directions in Housing Policies.** London: HMSO.
- Ontario Ministry of Community and Social Services
1988 **Programs and Services for Senior Citizens.** Toronto: Queen's Printer for Ontario.
- Ontario Ministry of Community and Social Services, Ministry of Health, Ministry of Citizenship
1991 **Redirection of Long-Term Care and Support Services in Ontario: A Public Consultation Paper.** Toronto: Queen's Printer for Ontario.
- Ontario Ministry of Community and Social Services, Ministry of Health, Office for Senior Citizens' Affairs, Office for Disabled Persons
1990 **Strategies for Change: Comprehensive Reform of Ontario's Long-Term Care Services.** Toronto: Queen's Printer for Ontario.

- Ontario Ministry of Housing
1987 Seniors' Needs Are Changing. Choices: More housing alternatives for seniors (2nd ed.). Toronto.
- Ontario Ministry of Housing
1991 A Housing Framework for Ontario: Issues for Consultation. Ontario: Ministry of Housing.
- Ontario Office for Senior Citizens' Affairs
1987a Guide for Senior Citizens: Services and Programs in Ontario. Toronto: n.p.
- Ontario Office for Senior Citizens' Affairs
1987b A New Agenda: Health and Social Service Strategies for Ontario's Seniors. Toronto: Queen's Printer.
- Ontario Task Force on Roomers, Boarders and Lodgers
1986 A Place to Call Home: Housing Solutions for Low-Income Singles in Ontario. Toronto: Ontario Task Force on Roomers, Boarders and Lodgers.
- Pilon, Debra
1986 There Was an Old Woman. . . . Healthsharing 7(4):8-12.
- Pinsky, Barry, David Tsow and Judy Goldie
1983 Stanley Knowles Co-operative: Developing a Framework for the Participation of Seniors in the Design of Their Own Non-Profit Housing Co-operative. Ottawa: Canada Mortgage and Housing Corporation.
- Priest, Gordon E.
1985 Living Arrangements of Canada's Elderly: Changing Demographic and Economic Factors. Burnaby: The Gerontology Research Centre, Simon Fraser University. Occasional Paper No. 85-1.
- Regnier, Victor
1983 Housing and Environment. In Aging: Scientific Perspectives and Social Issues. 2nd ed. Diana S. Woodruff and James E. Birren, eds., pp. 351-369. Monterey: Brooks/Cole Publishing.

- Rodriguez, Luis
1991 Personal Response Systems: The Canadian Perspective. *International Journal of Technology and Aging* 4(1):13-16.
- Rosow, Irving
1967 Social Integration of the Aged. New York: The Free Press.
- Rowles, Graham D.
1978 Prisoners of Space? Exploring the Geographical Experience of Older People. Boulder: Westview Press.
- Sanford, Barbara
1989 Co-operative Housing as a New Life Style Option for Seniors. Ottawa: Canada Mortgage and Housing Corporation Research Division, Policy, Research and Programs Sector.
- Selby, Joan and Alexandra Wilson
1988 Canada's Housing Co-operatives: An Alternative Approach to Resolving Community Problems. Co-operative Housing Foundation of Canada, Research Paper #3.
- Simić, Andrei
1986 Anthropological Gerontology Comes of Age. *Journal of Cross-Cultural Gerontology* 1(3):325-330.
- Smithers, Janice A.
1985 Determined Survivors: Community Life Among the Urban Elderly. New Brunswick: Rutgers University Press.
- Stephens, Joyce
1976 Loners, Losers and Lovers: Elderly Tenants in a Slum Hotel. Seattle: University of Washington Press.
- Stone, Leroy O.
1981 Some Issues Regarding Housing Design and Affordability Arising from the Living Arrangements of Canada's Seniors. In *Housing for an Aging Population: Alternatives*. Blossom T. Wigdor and Louise Ford, eds., pp. 56-65. Toronto: University of Toronto Press.

- Streib, Gordon F., Edward Folts, and Anthony LaGreca
1985 Autonomy, Power, and Decision-Making in Thirty-Six Retirement Communities. *The Gerontologist* 25(4):403-409.
- Tabuns, Peter
1987 Participation: A Discussion Paper. Presented at a Co-operative Housing Federation of Toronto "Member Forum" on Member Participation, March 24, 1987.
- Teski, Marea
1979 Living Together: An Ethnography of a Retirement Hotel. Washington, D.C.: University Press of America.
- Toronto Mayor's Committee on Aging
1985 Sheltered Housing--A Proposed Program. Housing and Institutions Subcommittee, Toronto Mayor's Committee on Aging. Adopted by Toronto City Council on September 23, 1985.
- Vance, John
1987 Redefining Participation. *SCOOP*, June:5.
- Vesperi, Maria D.
1985 City of Green Benches: Growing Old in a New Downtown. Ithaca: Cornell University Press.
- Walker, Donelda O.
1983 Co-operative Community Living, and Social Needs of Senior Citizens in Co-op Housing. Unpublished M.A. Thesis. University of Manitoba, Department of Anthropology.
- Ward, Russell A.
1984 The Marginality and Salience of Being Old: When Is Age Relevant? *The Gerontologist* 24(3):227-232.
- Wekerle, Gerda R.
1988 Women's Housing Projects in Eight Canadian Cities. Ottawa: Canada Mortgage and Housing Corporation, Research Division, Policy, Research and Programs Sector.

- Wentowski, Gloria J.
1981 Reciprocity and the Coping Strategies of Older People: Cultural Dimensions of Network Building. *The Gerontologist* 21(6):600-609.
- West, Ralph
1987 Mandatory Participation: One Response to Peter Tabuns. Comments made at the Co-operative Housing Federation of Toronto's "Member Forum" on Member Participation, March 24, 1987.
- Wolf, Eric R.
1966 Kinship, Friendship, and Patron-Client Relations in Complex Societies. In *The Social Anthropology of Complex Societies*. Michael Banton, ed., pp. 1-22. London: Tavistock Publications.
- Wright, Nancy
1972 Golden Age Apartments: Ethnography of Older People. In *The Cultural Experience: Ethnography in Complex Society*. James P. Spradley and David W. McCurdy, eds., pp. 121-136. Chicago: Science Research Associates.

Shave B.

051310027