A SENSE OF COMMUNITY

IN

CO-OPERATIVE HOUSING

By

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ABSTRACT

The purpose of this research paper is to examine the factors that are involved in providing a sense of community to the members of co-operative housing. Also, this investigation attempts to determine which factors influence the successful development of a sense of community within co-operative homes. The research hypothesis for this paper is to show that co-operative housing projects do provide its residents with a sense of community. The study was conducted by using data collected from two co-operative housing units in Hamilton: Apple Garth and Corktown Co-operative Homes. Information on residents' attitudes was collected by using a questionnaire through personal interviews. In order to test the hypothesis two statistical methods were utilized: chi-square and frequency tables. The results showed that 'co-op as a place to live' and 'neighbour' factors are most significant when investigating the attitudes' of residents in terms of a sense of community. Therefore, the conclusion is that the residents of Apple Garth and Corktown Co-operative Homes do experience a sense of community. The results have practical significance because researchers are encouraged to conduct studies of small groups (ie. the household) within co-operative housing. This is critical since little is known about the motivations, expectations, likes and dislikes of the members of non-profit housing.
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1.0 INTRODUCTION

1.1 PROBLEM STATEMENT

A major concern of the federal, provincial and municipal governments is housing. Affordable housing particularly, is an issue that governments cannot ignore. This is revealed in the high occupancy rates and waiting lists of non-profit housing projects. Hence, all levels of government do their part by providing several types of assistance. A significant type of housing aid that governments provide is shelter, in the form of co-operative housing units. This type of housing project is important because it provides individuals, who cannot afford to own a dwelling, with a home. It has become apparent, however, that the mere satisfaction of physical shelter needs does not by itself create healthy communities (Yves, 1990, p. 3). Thus, Canada's co-operative housing is trying to address wider social needs while providing affordable shelter (Yves, 1990, p. 3). This need stems from two common characteristics which include: the social needs as well as the economic needs of the members, in the community-based housing project (Yves, 1990, p. 3). Creating a sense of community within the co-operative housing projects develops identities for the members (Yves, 1990, p. 7). However, some co-operative units are more effective than others in providing a healthy community. The main goal of this research project is to identify whether affordable housing, specifically co-operative housing projects, offer a sense of community to its residents.
Also, this investigation will attempt to determine which factors influence the successful development of stability for the members of the co-operatives. The basic hypothesis is that co-operative housing projects do offer its residents a sense of community so that social needs are addressed.

1.2 RESEARCH OBJECTIVES

The purpose of this paper is to examine the factors that are involved in providing a sense of community to the members of co-operative housing units. This topic is important to the study of urban social geography because it attempt to illustrate, at a micro scale, the links between affordable housing and individual preferences. More importantly, the value of co-operative housing facilities as a community based environment is significant because its residents can belong and participate in society without the risk of social rejection.

The relevant data used for this paper was collected from two co-operative housing units in Hamilton: one being Apple Garth Co-operative Homes and the other being Corktown Co-operative Homes. Information on residents' attitudes was collected through personal interviews, and the use of a questionnaire. The questionnaire was created and utilized by the researcher. In order that the hypothesis could be verified, statistical tests were performed on the information collected.

The lack of literature on community attitudes of the
members of co-operative housing projects validates the importance of conducting this study. The need to survey small groups (i.e. the household) within co-operative housing projects is critical because little is known about the motivation, expectations, likes and dislikes of the members of public housing (Rose, 1972, p. 54).

In the context of this paper, community factors such as satisfaction with the co-op, other residents, and social amenities will be reviewed. The sample characteristics of the representative group are as follows: sample size, age, gender, occupation, marital status, length of residency and occupancy. Also, the site characteristics of the co-op include: the co-op as a place to live, a place to pass leisure time, a place to rear children; and a place to interact with neighbours. In addition, the level of satisfaction or dissatisfaction will be measured for co-operative housing and its members (i.e. neighbour compatibility).

1.3 ORGANIZATION OF THESIS

The remainder of this thesis consists of four chapters. Chapter two provides a review of literature covering such topics as the concept of a home, housing policies, history of co-operative housing projects and definition of a sense of community. The third chapter describes the research design, the data source and the methods of analysis. Chapter four contains the results from testing,
of the information gathered about co-operative housing and its residents. In the final chapter, the findings are summarized. Also, the possibility of further studies and their implications are mentioned.
2.0 LITERATURE REVIEW

2.1 INTRODUCTION

Since the late 1930s, great concern has been directed toward the issue of affordable housing in Canada. This type of housing is intended to provide low- to middle-income households with a home. So, to suit the needs of these needy families, the concept of co-operative housing emerged. Recent literature, however, shows that there are negative attitudes towards co-operative housing facilities. These negative attitudes cause some unfortunate individuals to feel rejected by their community. Therefore, it is important to investigate whether co-operative homes provide households with a "community-based" environment.

The following chapter is a review of some of the literature that has been written on housing, in particular co-operative housing. There is some literature on communities, but it is lacking with regards to community based co-operative housing and its residents.

2.2 THE CONCEPT OF HOME

According to Potvin, houses are the homes of people (Potvin, 1972, p.1). Hence, the concept of a home is difficult to define. Depending on the individual, a home can mean various things. For instance, some experts argue that the home can be viewed as a symbol of the self/individual used to portray the shelter of a person's environment (Wedin and Gertrude, 1976, p.155). In contrast, others claim that the
home symbolizes a private environment for family living (Colette, 1978, p. 19 and Potvin, 1972, p. 1). This implies that a house is no longer a dwelling in the physical sense but that it is a part of one's self and one's home (Potvin, 1972, p. 1), thereby suggesting a home gives its occupant a sense of belonging.

2.3 THE CANADIAN DREAM

Studies confirm that the majority of Canadians define a single-family detached house with a garage and lawn as the ideal home (Wedin and Gertrude, 1976, p. 157 and Colette, 1978, p. 19). The reasons why people acquire homes can range from: living accommodation, security, recreational facilities, privacy, investment and social features (Prairie Province Cost Study Commissions, 1972, p. 26 and Colette, 1978, p. 19). Individuals have a need to feel a sense of belonging in their community. By purchasing a home, they come to identify themselves with their community. For example, a neighbourhood that offers student housing gives the individual a feeling of belonging within a new community environment. For the student, this is a place to call home, even though it is temporary. However, not everyone is fortunate enough to have a home.

2.4 HOUSING MARKET IN CANADA

The housing market is an important part of the Canadian society and economy. Purchasing a house is the largest expenditure a consumer can make. Because of an
individual's lifestyle and financial security, housing has become a reflection of a person's status. However, not everyone can afford to buy a home. For instance, the low and moderate income families cannot afford to spend more than 30 to 40 percent of their earnings on a mortgage or rent. Does this imply that these families do not have an identity or a sense of belonging with their community? To the contrary, the federal government and the Canadian Mortgage and Housing Corporation (CMHC) have made provisions towards affordable housing to meet the needs of those individuals who cannot afford a home to call their own. As a means to better understand government assistance, the focus of this study will be Co-operative Housing Projects. In order to comprehend co-operative housing, one must consider the Canadian Housing policies which are related to this investigation.

2.5 THE CANADIAN HOUSING POLICIES

R. D. Warne, the Vice-President of CMHC, states that the fundamental nature of shelter has been influenced by the evolution of social values and shifts in the economy (Warne, 1989, p.15). There are three reports that address the critical points of housing: The Curtis Report; The Hellyer Task Force Report; The Nielsen Task Force Report (Warne, 1989, pp.15-19).

The Curtis Report (1944) reflected the views of Canadians on the need for social reform. Taken into account is the fact that Canadians suffered the hardships of the
Depression and the Second World War and "were often living in old, crowded and ill-equipped shelter." (Warne, 1989, p.15) This report portrayed the goals of the National Housing Act (NHA) whose purpose was to promote the following: the construction of new houses, the repair of existing housing, and the overall improvement of living conditions." (Warne, 1989, p.15) Federal post-war housing policy encouraged funding for mortgages in order to create an adequate supply of housing for the growing middle class, but also to stimulate economic growth (Warne, 1989, p.16). However, in the mid-sixties the government responded by making public housing a major program (Warne, 1989, p.16). Also at this time, the NHA was altered so that the federal government and the CMHC could provide 90 percent of the cost of a project (Warne, 1989, p.16). All this housing activity made it difficult for Canadians to accept the "bulldozer renewal programs" (Warne, 1989, p.17). Thus, public housing ghettos were perceived to be unacceptable by Canadians.

With the urgency to end large scale public housing projects, the Hellyer Task Force Report was created to integrate the poor into the private market, plus everything in the above mentioned Curtis Report. Social housing shifted to non-profit and co-operative projects because prices for homes were extremely high, thus out of reach for the middle class. By the end of the 1970s, capital funding for social housing projects was moved to the private sector. This shift
increased the number of non-profit and co-operative housing units by 10,000 between 1980 and 1982 (Warne, 1989, p.18).

As a result, the Nielsen Task Force Report was produced in 1985 due to the fact that the recession could no longer be ignored. Warne states that within the private market,

intervention by government currently is not encouraged. A stable climate for investment in housing is what is required. A modified mortgage insurance program, Mortgage-Backed Securities, and the experimental index-linked mortgages for financing co-operatives have been introduced. Warne, 1989, p.19

This suggests that the private sector along with the government must work together in order to provide housing for 'needy' families. On this note, it is necessary to discuss co-operative housing.

2.6  CO-OPERATIVE HOUSING PROJECTS

2.6.1 Historical Background

The first attempts at developing co-operative homes dates back to the late 1930s (International Labour Office, 1972, p.14). Four provinces played a significant role in the national campaign to provide affordable homes: Nova Scotia, Quebec, Newfoundland, and Ontario (International Labour Office, 1972, p.14). For both Nova Scotia and Quebec, the reason for providing co-operative homes stems from the fact that miners in small towns were in need of decent housing for their families (International Labour Office, 1972, p.15). Also, the campaign towards co-operative housing did not begin
until Newfoundland joined confederation with Canada (International Labour Office, 1972, p.15).

However, in Ottawa, Ontario, the Institute of Social Action of Saint Patrick's College tried the co-operative housing notion as a solution to housing problems (International Labour Office, 1972, p.15). In 1953, a pilot project called the Marrocco Building Co-operative Society was initiated in Ontario and proved to be successful (International Labour Office, 1972, p.14). Co-operative housing projects were based on the Saint Patrick's Plan which consisted of three phases (International Labour Office, 1972, p.16). The first phase included the education of the members concerning the principles, methods, practices and expectations of the participant. The second phase addressed the organization of decision-making, such as type of homes and financial plans as key elements for the commencement of the project. The final phase required that construction be started when members contributed either to the labour or administrative components.

Due to the achievements of the Saint Patrick Plan, by 1960, forty-two similar housing associations were generated. For example, in 1961, the Co-operative Union of Canada began the Willow Park Co-operative Homes project that is known today as the first continuing co-operative for families (Burke, 1990[A], p.13). By 1968, the Co-operative Housing Foundation of Canada (CHF) was established with financial
support of the CMHC. During the 70s and early 80s, the CHF was successful in the creation of many housing projects. By 1985, the federal program was replaced by a new program that allowed mortgage interest rates to be adjusted to inflation rates. This has slowed the pace of co-operative development.

2.6.2 What is Co-operative Housing?

Co-operative housing is defined by The Housing Help Centre, as a type of non-profit housing. It is organized by individuals who are faced with increasing rents and the high price of private dwellings. They seek a community based environment. In co-operative housing each individual owns a share of the project without actually owning the unit in which they reside. This is a way to obtain a secure home, at a price that is affordable.

2.6.3 The Functions of Co-operative Housing Projects

Co-operative housing projects are independent, self-directed, legal associations (Housing Help Centre[1990]). The following guidelines are adhered to:

1. Membership is formed by the residents.
2. Each resident-member has a vote in the daily operations. Board of Directors is selected annually by the members. The committee participants are also residents.
3. Initially members pay a membership fee, which includes first and last month's rent and maintenance guarantee.
4. The monthly payments cover the cost of the mortgage, taxes and operating costs. There is no profit for anyone.
5. Participation from the members is expected. Problems are solved by individuals.
6. A manager is hired, however all final decisions and responsibilities are made by members.
There are several key advantages of co-operative housing projects. First, co-operative housing charges rise only with the increase in operating cost. Second, there is no landlord which suggests that all residents have an equal voice in the decisions affecting their housing. Third, co-ops offer its residents a community environment where individuals can share and assist each other. Finally, money is used to maintain the property and building, thereby maintaining housing costs at affordable levels.

2.6.4 Residential Attributes

According to information collected by the CHF in 1982, the co-operative households do not differ considerably from the 1981 Census patterns (Burke, 1990[A], p.14). For example, the average co-operative household size was 2.8 persons, compared to non-cooperative households at 2.9 for Canada. This can be misleading when compared to evidence citing co-operative households' average income at $19,860, whereas the Canadian average was $27,470. Burke also states that in 1986, people most likely to experience housing problems were well-represented in co-operative housing with traits including: families with children, families headed by females, low-income families and individuals, immigrants, minorities, and women over age 55 living alone (Burke, 1990[B], p.28). It should be noted that this is what co-operative housing projects intent to provide; that is, affordable dwellings for 'needy' households.
2.7 THE COMMUNITY

2.7.1 Community Structures

According to Eyles, it is important to refer to three aspects of community - place, people and mind (Eyles, 1985, p.63). These factors will be discussed briefly in terms of an ecological, social and ideological structure (Eyles, 1985, p.64), in order to give an understanding of the complexity of the community. First, the community as Ecological Structure is defined based on the geographical area where human activity is present (Eyles, 1985, p.64). The activities allow the population to carry on daily functions which are linked with its environment (Eyles, 1985, p.65). This means that individuals are directed by the environment, however, the ecological structure does not provide insight into residential interaction (Eyles, 1985, p.66). Thus the second element of community is referred to as the Social Structure where the focus is on the people and their activities (Eyles, 1985, p.66). This implies that the significance of a sense of community is on the residents and their interactions. Here the inhabitants shape the meaning of the community. This leads to the third element, the Ideological Structure which means that for individuals that exist within a community, it is important that they feel as though they belong and are not rejected by neighbours (Eyles, 1985, p.70). A sense of belonging is the basis of the resident's identity.
2.7.2 "A Sense of Community"

It is difficult to say which situation reflects the existence of communities because the term has several meanings. (Fischer, 1976, p.115; Eyles, 1985, p.59; and Knox, 1982, p.76) For example, Buttimer (1972), and also Herbert and Raine (1976), used patterns of friendship and local services utilization as the basis for their definition, whereas Walmsley (1976) defined community using the patterns of visits to friends and also services such as shops and clubs. (Knox, 1982, p.76) An appropriate definition of community was stated by Pacione in 1984. Pacione measures community existence by six key factors which include: residential satisfaction, participation in neighbourhood organization, residential commitment, personal attachment, patterns of friendship and the utilization of neighbouring facilities. (Knox, 1982, p.76) The most appropriate definition of communities refers simply to a group of settled people who share similar sets of values, ways of living and who also live in the same settlement (Fischer, 1976, p.115 and New Society, 1987). This implies that a community is held together by similar personal and social relationships.

For the purpose of this study, a sense of community will be addressed by the following factors: residential satisfaction in terms of housing facilities and neighbours, participation in cooperative organizations, and residential commitment (Wedin and Gertrude, 1976, p.103). In other words,
a sense of community is where there is mutual trust and involvement in cooperative activities with households, where their major concern is to solve community problems. All the above mentioned factors are important, since social networks can offer a sense of identity for the individual. These key factors will be addressed in further detail in chapter four outlining the findings derived from a questionnaire.
3.0 RESEARCH METHODOLOGY

3.1 INTRODUCTION

The following chapter describes the research design, the data source and the methods of analysis for this paper. The research hypothesis will also be addressed in this chapter. This paper will use the individual in terms of his/her membership in a social group of co-operative housing (Babbie, 1986, p. 75)

3.2 RESEARCH HYPOTHESIS

Simply stated, the research hypothesis for this paper is to show that co-operative housing projects do provide its residents with a sense of community. Also, this investigation attempts to determine which factors influence the successful development of a sense of community within co-operative homes. In order to test the research hypothesis, both qualitative and quantitative methods of analysis are conducted. When combined together, they strengthen and complement each other to address research problems.

3.3 RESEARCH DESIGN

3.3.1 Site Selection

For the purpose of this research project, data was collected from two co-operative housing projects. The sites selected were: APPLE GARTH CO-OPERATIVE HOMES and CORKTOWN CO-OPERATIVE HOMES (see Appendix A). Selecting the two co-operative housing projects to be investigated was a difficult task. First, it was anticipated that a list of co-operative
homes, exclusively for the Hamilton-Wentworth region, would be received from the CMHC. However, this was not the case. In conjunction with a verbal agreement from the CMHC, letters were also sent to the Board of Directors of both co-op projects in order to obtain permission to conduct this study. The Housing Help Centre in Hamilton was the only place where one could receive a copy of a list called Co-operative Housing Alternatives in Hamilton-Wentworth. Next, the housing projects were plotted on a map in order to outline their location; that is, the central business district or the escarpment. Presently, there are fifteen co-operative homes in Hamilton. Prior to selecting two sites, four were deleted from the original list of fifteen, because it was found that three were located outside of Hamilton and another was geared towards women only. Considering that an additional three co-ops refused to have residents interviewed, the anticipation that recently built housing projects would be utilized had to be ignored, since the remaining seven available co-ops were established before 1990.

3.3.2 Questionnaire Design

The data used in this paper was collected using an In-Home Personal Interview technique. This helped to understand the attitudes of residents concerning their sense of community in their co-operative homes (Chakrapani & Deal, 1990, p.49). For the purpose of collecting data, the respondents were visited. To allow for an accurate selection
of respondents, specific persons were interviewed. In this case, the respondents included the residents of Apple Garth and Corktown Co-operative Homes. In general, the advantages of the In-Home Personal Interview technique include: the resident's cooperation, the interviewer establishing a rapport with the respondents, and thus the delivery of the questionnaire administered with ease (Chakrapani & Deal, 1990, p. 50). There are also disadvantages in conducting a survey. These include the restriction of time and transportation of the interviewer, the availability of the respondents and interviewer at any one time, and the lack of opportunity for correcting any interviewing faults (Chakrapani & Deal, 1990, p. 49). Due to time constraints, not all members of the two co-ops were asked to participate. Therefore, individuals to be questioned were selected as a representative group by randomly visiting their homes. The survey was done on various dates. The Corktown homes were visited on December 15th, 1990 and January 4th, 1991, between 10:00am - 3:00pm and 10:00am - 5:00pm respectively. Corktown Co-operative Homes have 51 apartments available. Of these units 28 residents answered the questionnaire, 13 refused to participate, 8 were not home and 2 units were vacant. For the Apple Garth Homes, interviews were conducted on January 25th and 29th, 1991 and February 1st and 2nd, 1991 between 10:00am - 4:30pm and 10:00am - 5:30pm respectively. Apple Garth Co-operative Homes have available 78 townhouses. During the survey 49 residents
answered the question, 5 refused to become involved, 24 were not home and 1 unit was vacant. Reasons for the delays include: a delay in receiving permission from the Co-operative Housing Federation of Hamilton, a delay in obtaining consent from the Board of Directors of the co-operative homes to interview the tenants, restrictions imposed by the office whereby interviews could only be conducted during office hours, and availability of tenants.

The importance of the questionnaire is obvious, when one considers that it is the primary source of data used to accomplish the objectives of the study. Constructing a questionnaire may sound rather simple, however, it is difficult to arrange the proper sequence of questions. The questionnaire includes a variety of questions based on the research problem. Do co-operative homes offer a sense of community to the residents?

Five types of questions were utilized in this survey. The first type is the Simple Closed-Ended questions which can be answered "yes" or "no". For example, question seven asks;

**Do you think living in a Co-operative Housing Unit affects your way of life?**

--- Yes
--- No

The second type is called the Unprompted Close-Ended question where a range of possible answers are printed on the survey. For instance, question thirteen asks;
Where do you usually see your neighbours?
   _____ Across the garden fence
   _____ In the street
   _____ At the mall
   _____ Visit each other
   _____ Other
         Please specify __________________

Here the residents can choose more than one answer. The next type of question only allows for the respondent to choose one of the potential answers given by the interviewer. This question is known as the Prompted Closed-Ended question and number twelve on the survey is an example;

How often do you see your neighbours?
   _____ Daily
   _____ Several times per week
   _____ Once a week
   _____ Monthly
   _____ Less than once a month
   _____ Never

The fourth type of question used in the survey and most familiar is the Open-Ended question such as numbers ten and eleven;

Do you get along well with your neighbours?
   _____ Yes
   _____ No
         Why do you say that?
                 ____________________________

At this time the interviewer will record the respondent's precise answer. Finally, there were also questions that measured some aspect of the resident's attitude. This kind of question is referred to as a Scale. In this questionnaire the scale ranged from 1 to 5, where 1 represents "Very Satisfied" and 5 represents "Very Dissatisfied". The survey consists of a variety of questions arranged in the following
manner: the question and space for recording the answer (see Appendix B). Note that the respondents have a right to confidentiality. As such, they were reassured by the interviewer of this right. This was done so the respondent would feel comfortable enough to express an honest opinion without fear that their identity would be revealed (Chakrapani & Deal, 1990, p. 219). All of these above mentioned questions were derived from Chakrapani & Deal.

Before the questionnaire was administered to the residents of Apple Garth and Corktown Co-operative Homes, a Pre-Test was conducted. In order to improve the questionnaire in terms of wording, comprehension, flow of questions and also length of time acquired to conduct the survey, the pre-test was done with Dr. J. Eyles, the advisor, fellow colleagues and members of the researcher's family.

After all data was collected, it was entered into the Quattro Pro spreadsheet, where later data was transferred to the IBM Mainframe to do statistical analysis. But before any information could be entered into the computer, each question needed a number code for each possible answer. This is called Coding (Chakrapani & Deal, 1990, p. 254). On the other hand, open-ended questions were treated differently because of the various ranges of responses. These types of answers were transferred to cue cards for easier access and qualitative analysis. The individual responses were coded according to question number, variable, and coding values (see Appendix C).
3.4 STATISTICAL METHODS

The study's interpretation will depend on the numbers and percentages obtained from using two types of statistical techniques. The statistical tests were conducted using SAS. The first step in the analysis was to acquire Frequency Distributions for the sample characteristics. These tables were the basis for describing the characteristics of the communities being observed. Frequency tables were also obtained for all site characteristics represented in the questionnaire. The reason for this is to summarize the data so that it may provide ideas which will lead to a stronger analysis.

Next, a statistical test called Chi-Square was run on sample variables versus the site variables. This method is computed with the null hypothesis condition which assumes that the sample and site characteristics are not related. This implies that one can only reject the null hypothesis when a high chi-square and low probability are obtained which justifies rejecting the null hypothesis because a relationship between the variables has been found. For this paper the determining significant level for the probability is going to be set at 0.29, however, levels up to 0.49 be addressed because of the small data sample size. The above mentioned statistical methods were utilized in order to show that the research hypothesis may be accepted.
4.0 DATA ANALYSIS AND FINDINGS

4.1 INTRODUCTION

A number of statistical analyses were performed on the data collected from survey of residents of Apple Garth and Corktown. Questions that dealt specifically with attitudes towards community were statistically analyzed, while the other questions that dealt with the "Why?" were qualitatively described. Note a warning appeared in a few instances when doing the chi-square test which stated some cells have expected counts less than five and thus, the chi-square test is not 100% reliable. This is due to the limited sample size and large categorical groupings, and hence some results must be treated cautiously.

The results are presented in four sections. In the first section, the sample characteristics in each of the two co-operative homes are described. This data provides a profile of the demographic (age and gender), socioeconomic (occupation and marital status) and also resident's status (occupancy and length of residency) characteristics of the representative sample. In the next three sections, general attitudes towards a sense of community for both co-operative projects will be analyzed together and then separately. This data provides support for the residents' attitudes concerning their sense of community in three ways: (i) chi-square (CS) and probability (Prob) values, (ii) generalizations of possible reasons stated by the respondents, and (iii)
descriptive statistics on the scale type questions that provide information on satisfaction or dissatisfaction of residents.

Both the sample and site characteristics were tested against each other. The significant sample variables include age, gender, type of co-op, length of residence, marital status, occupation, and occupancy. The relevant site characteristics were extracted from questions one, three, six, seven, ten, twelve and thirteen of the questionnaire found in Appendix B. These components consist of the resident's attitudes towards co-operative housing as a place to live, to spend leisure time, to rear children, if co-op living affects their way of life and if neighbours are an important part of daily activities.

4.2 SAMPLE CHARACTERISTICS

It is important to describe the characteristics of the sample population because it will facilitate an understanding of the relevant conclusions. The sample characteristics, in Table 1, were based on size, gender, age, occupation, marital status, length of residency and occupancy (i.e. single- versus multi-occupancy). The sample sizes between the two housing projects vary because the number of units available at each location differ. The total sample size consists of 77 observations, whereby, there are 49 and 28 interviews for Apple Garth and Corktown, respectively. This implies that at Apple Garth 62.8% and at Corktown 82.1%
of the residents participated in the survey.

For the section regarding gender, the findings were consistent for both housing projects. In total there were 28.6% males and 71.4% females in the representative group. The percentages of males examined was 32.7% for Apple Garth and 21.4% for Corktown. In addition the percentages of the females observed was 67.3% for Apple Garth and 78.6% for Corktown.

Age was divided into five groups. More than half the individuals are included in the 25 to 34 age group, that is, at Apple Garth 61.2%, at Corktown 57.1% and in total 59.7%. Approximately, 20% of the population lies within the 35 to 44 age group. An interesting finding is that for both co-operative projects there no residents in the 60 and over age group.

The occupation characteristic was divided into eight categories. Overall, the highest percentage can be found in the unpaid work category. In this group there were three criteria: retired, student and homemaker. Since interviews were conducted during the day, most residents available to answer the questionnaire were domestic engineers. The blue-collar category is the next in terms of size. This group included workers in the construction, manufacturing and transportation sectors where Apple Garth and Corktown are at 22.4% and 14.3%, respectively. Overall, 19.5% of the residents were employed in the blue-collar sector.
Table 1: Sample Characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Apple Garth</th>
<th>Corktown</th>
<th>Both</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sample Size (units)</td>
<td>49.0</td>
<td>28.0</td>
<td>77.0</td>
</tr>
<tr>
<td>Males (%)</td>
<td>32.7</td>
<td>21.4</td>
<td>28.6</td>
</tr>
<tr>
<td>Females (%)</td>
<td>67.3</td>
<td>78.6</td>
<td>71.4</td>
</tr>
<tr>
<td>Age (%)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>under 24</td>
<td>6.1</td>
<td>17.9</td>
<td>10.4</td>
</tr>
<tr>
<td>25 - 34</td>
<td>61.2</td>
<td>57.1</td>
<td>59.7</td>
</tr>
<tr>
<td>35 - 44</td>
<td>22.4</td>
<td>21.4</td>
<td>22.1</td>
</tr>
<tr>
<td>45 - 59</td>
<td>8.2</td>
<td>3.6</td>
<td>6.5</td>
</tr>
<tr>
<td>60+</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>Occupation (%)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>blue-collar</td>
<td>22.4</td>
<td>14.3</td>
<td>19.5</td>
</tr>
<tr>
<td>finance/insurance</td>
<td>0.0</td>
<td>3.6</td>
<td>1.3</td>
</tr>
<tr>
<td>government</td>
<td>8.2</td>
<td>0.0</td>
<td>5.2</td>
</tr>
<tr>
<td>absent from work</td>
<td>10.2</td>
<td>3.6</td>
<td>7.8</td>
</tr>
<tr>
<td>unpaid work</td>
<td>26.5</td>
<td>28.6</td>
<td>27.3</td>
</tr>
<tr>
<td>professional</td>
<td>10.5</td>
<td>7.1</td>
<td>9.1</td>
</tr>
<tr>
<td>part-time work</td>
<td>8.2</td>
<td>21.4</td>
<td>13.0</td>
</tr>
<tr>
<td>other work</td>
<td>12.2</td>
<td>21.4</td>
<td>15.6</td>
</tr>
<tr>
<td>Resident's Status (%)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. single occupancy</td>
<td>6.1</td>
<td>3.6</td>
<td>5.2</td>
</tr>
<tr>
<td>2. marital status</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>married</td>
<td>65.3</td>
<td>53.6</td>
<td>61.0</td>
</tr>
<tr>
<td>single</td>
<td>14.3</td>
<td>14.3</td>
<td>14.3</td>
</tr>
<tr>
<td>widowed</td>
<td>2.0</td>
<td>0.0</td>
<td>1.3</td>
</tr>
<tr>
<td>separated/divorced</td>
<td>18.4</td>
<td>28.6</td>
<td>22.1</td>
</tr>
<tr>
<td>engaged</td>
<td>0.0</td>
<td>3.6</td>
<td>1.3</td>
</tr>
<tr>
<td>3. length of residency</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt; 1 year</td>
<td>12.2</td>
<td>17.9</td>
<td>14.3</td>
</tr>
<tr>
<td>1 year</td>
<td>6.1</td>
<td>17.9</td>
<td>10.4</td>
</tr>
<tr>
<td>between 1 &amp; 2 years</td>
<td>20.4</td>
<td>60.7</td>
<td>35.1</td>
</tr>
<tr>
<td>&gt; 2 years</td>
<td>61.2</td>
<td>3.6</td>
<td>40.3</td>
</tr>
</tbody>
</table>
A possible reason for the increased response in this category may be due to the recession our economy is presently experiencing which has caused permanent lay-offs of workers.

Three sub-groups make up the residents' status which include single occupancy, marital status and length of residency. It is obvious that the majority of residents in the co-operative housing projects live with others, since 5.2% occupy singles' units. It is shown in the marital status group that 61% of the residents in both Apple Garth and Corktown are married. At the other extreme, the separated/divorced group shows the second highest percentage of residents where there are 22.1% in total. In addition, the single group shows a significant number of residents; 14.3% in both co-operative projects.

Finally, the length of residency between the two affordable housing projects differs. The majority of Apple Garth residents have lived there for more than two years (61.2%), whereas Corktown residents have resided there in between one and two years (60.7%).

Therefore, according to the sample characteristics in Table 1, some general summaries can be drawn. The representative sample consisted of mostly women, probably between 25 and 34 years of age, who are homemakers. Also, the majority of the households consisted of either married, single, or separated/divorced individuals. In chapter two, evidence showed that these types of people were found to live
in co-operative housing projects.

4.3 **APPLE GARTH CO-OPERATIVE HOMES**

4.3.1 **Chi-Square Results**

For Apple Garth, chi-square tests were used to test the association between the sample (Table 1) and site (Table 2) characteristics which were measured on the binary scale (i.e. yes or no responses to various categories) found in the questionnaire. In general, significant relationships were found with the age, marital status, occupation and length of residency categories. However, gender and occupancy proved to have no significant associations with the site variables.

The age group, in Table 2, was found to have the most significant relationships with the site variables. The 'see neighbour' factor, for example, has the highest chi-squared, 40.603, and low probability, 0.004. Other variables linked to the neighbour factor show meaningful results. These include seeing one's neighbour at meetings (CS=31.070; Prob=0.000), visiting (CS=14.110; Prob=0.079), in the street (CS=14.881; Prob=0.061) and over the garden fence (CS=14.459; Prob=0.071). In addition, two other site characteristics proved to be important. These consist of co-op as a place to pass leisure time (CS=12.737; Prob=0.388) and as a place to rear children (CS=10.224; Prob=0.596).
Table 2: Chi-Square and Probability Values for Apple Garth

<table>
<thead>
<tr>
<th>Dependent Variable</th>
<th>Age</th>
<th>Gender</th>
<th>Length of Residence</th>
<th>Marital Status</th>
<th>Occupation</th>
<th>No. of Occupants</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Prob.</td>
<td>0.665</td>
<td>0.691</td>
<td>0.581</td>
<td>0.384</td>
<td>0.743</td>
</tr>
<tr>
<td>A place for leisure</td>
<td>C.S.</td>
<td>12.727</td>
<td>3.878</td>
<td>0.865</td>
<td>4.513</td>
<td>20.887</td>
</tr>
<tr>
<td></td>
<td>Prob.</td>
<td>0.388</td>
<td>0.275</td>
<td>0.829</td>
<td>0.675</td>
<td>0.466</td>
</tr>
<tr>
<td></td>
<td>Prob.</td>
<td>0.545</td>
<td>0.742</td>
<td>0.806</td>
<td>0.861</td>
<td>0.711</td>
</tr>
<tr>
<td>Affects way of life</td>
<td>C.S.</td>
<td>3.075</td>
<td>0.106</td>
<td>0.060</td>
<td>0.751</td>
<td>4.582</td>
</tr>
<tr>
<td></td>
<td>Prob.</td>
<td>0.545</td>
<td>0.742</td>
<td>0.806</td>
<td>0.861</td>
<td>0.711</td>
</tr>
<tr>
<td>Coexisting with neighbours</td>
<td>C.S.</td>
<td>5.828</td>
<td>2.700</td>
<td>4.739</td>
<td>11.271</td>
<td>15.420</td>
</tr>
<tr>
<td></td>
<td>Prob.</td>
<td>0.666</td>
<td>0.259</td>
<td>0.084</td>
<td>0.080</td>
<td>0.350</td>
</tr>
<tr>
<td></td>
<td>Prob.</td>
<td>0.004</td>
<td>0.306</td>
<td>0.184</td>
<td>0.378</td>
<td>0.864</td>
</tr>
<tr>
<td>See neighbour across the garden fence</td>
<td>C.S.</td>
<td>14.459</td>
<td>0.671</td>
<td>1.340</td>
<td>6.827</td>
<td>6.531</td>
</tr>
<tr>
<td></td>
<td>Prob.</td>
<td>0.071</td>
<td>0.715</td>
<td>0.489</td>
<td>0.337</td>
<td>0.952</td>
</tr>
<tr>
<td>See neighbour in the street</td>
<td>C.S.</td>
<td>14.861</td>
<td>1.173</td>
<td>0.236</td>
<td>8.955</td>
<td>7.773</td>
</tr>
<tr>
<td></td>
<td>Prob.</td>
<td>0.061</td>
<td>0.556</td>
<td>0.888</td>
<td>0.176</td>
<td>0.901</td>
</tr>
<tr>
<td>See neighbour at the mall</td>
<td>C.S.</td>
<td>13.524</td>
<td>0.495</td>
<td>0.661</td>
<td>9.174</td>
<td>5.880</td>
</tr>
<tr>
<td></td>
<td>Prob.</td>
<td>0.096</td>
<td>0.781</td>
<td>0.719</td>
<td>0.164</td>
<td>0.974</td>
</tr>
<tr>
<td>See neighbour when visiting</td>
<td>C.S.</td>
<td>14.110</td>
<td>1.173</td>
<td>0.658</td>
<td>6.938</td>
<td>8.749</td>
</tr>
<tr>
<td></td>
<td>Prob.</td>
<td>0.079</td>
<td>0.556</td>
<td>0.720</td>
<td>0.327</td>
<td>0.847</td>
</tr>
<tr>
<td>See neighbour at meetings</td>
<td>C.S.</td>
<td>31.070</td>
<td>0.495</td>
<td>0.980</td>
<td>5.565</td>
<td>8.921</td>
</tr>
<tr>
<td></td>
<td>Prob.</td>
<td>0.000</td>
<td>0.781</td>
<td>0.613</td>
<td>0.474</td>
<td>0.836</td>
</tr>
<tr>
<td>See neighbour in the hall</td>
<td>C.S.</td>
<td>11.484</td>
<td>0.495</td>
<td>0.230</td>
<td>4.537</td>
<td>2.827</td>
</tr>
<tr>
<td></td>
<td>Prob.</td>
<td>0.022</td>
<td>0.482</td>
<td>0.632</td>
<td>0.209</td>
<td>0.901</td>
</tr>
<tr>
<td>See neighbour at other places</td>
<td>C.S.</td>
<td>13.279</td>
<td>0.608</td>
<td>1.538</td>
<td>12.338</td>
<td>9.687</td>
</tr>
<tr>
<td></td>
<td>Prob.</td>
<td>0.103</td>
<td>0.738</td>
<td>0.463</td>
<td>0.055</td>
<td>0.787</td>
</tr>
</tbody>
</table>

C.S. = Chi-Square Values
Prob. = Probability Values
Also from Table 2, the marital status category was found to have significant relationships with the site characteristics. Again, the prominent chi-square value lies with the 'see neighbour' variable ($CS=16.064; \text{Prob}=0.378$). In connection with the 'see neighbour' other relevant findings can be observed. These include seeing one's neighbour at the mall ($CS=9.174; \text{Prob}=0.164$) and in the street ($CS=8.955; \text{Prob}=0.176$). Another meaningful factor concerns the neighbour factor which addresses the question, Are the Apple Garth residents compatible? Here, the chi-squared, 11.271, and low probability, 0.080, show a significant association.

The occupation category, in Table 2, provides evidence towards the relationship between the type of employment and some site variables. The next two variables provide relevant findings: co-op as a place to spend leisure time ($CS=20.887; \text{Prob}=0.466$); a place to live ($CS=16.417; \text{Prob}=0.743$). The neighbour factor shows a significant relationship as well ($CS=15.420; \text{Prob}=0.35$).

Interestingly enough the length of residency component indicates a small finding with the two site variables. These involve the 'see neighbour' ($CS=7.535; \text{Prob}=0.184$) and the compatibility between neighbours ($CS=4.739; \text{Prob}=0.094$).

**4.3.2 Respondents' Reasons**

The most significant relationships for Apple Garth were between age, marital status, occupation and length of residency and the 'see neighbour' factors as well as co-op as
a place to live and rear children. Some generalizations can
be made by using the qualitative information from the open-
ended questions. First, the neighbour compatibility gives
evidence towards a positive community. For instance, some
members state that the reason for a closed network of
neighbours is due to the fact that 100% of the co-op is
operated by themselves. Others say that neighbours are
dependable because everyone helps to keep costs down, that
being maintenance. This allows for residents to interact on
the administrative level as well as on a social level. On
the social level some neighbours for example visit each other,
have barbecues, go to parties, and go on summer vacations.
An important aspect to note is that other households deserve
their privacy. This can be difficult sometimes because it is
only human nature to wonder what others are doing. In
addition, residents described their neighbours as friendly,
kind, helpful and fun. On the other hand, there are some
residents that feel some neighbours are disrespectful.
Reasons that members gave ranged from gossiping, to talking
behind other people's back.

In addition, evidence shows that the residents are
concerned with the co-op as a place to pass leisure time and
rear children. For example, some residents stated that they
can enjoy the outdoors with children or just relax in their
backyard. Also, social events such as parties and dances are
organized to encourage residents to spend free time at the
co-op. Since, most of the members are comprised of families, there are many children for the kids to be active with and participate in amusement programs. Generally, in the summer there are more activities for both adults and children.

4.3.3 Results of Scale Questions

In order to show the level of satisfaction or dissatisfaction of the Apple Garth residents, bar graphs were constructed using the information obtained from the scale type questions, number nine and fourteen from the questionnaire. These two questions are concerned with the co-op itself and neighbour compatibility between members. For example, Figure 1 illustrates the residents' overall level of satisfaction or dissatisfaction with the co-operative housing projects. It is evident that the residents of Apple Garth are satisfied with their co-op complex. For example, 40 out of 49 respondents (81.6%) are satisfied with co-operative housing, whereas, 9 out of 49 members (18.3%) are dissatisfied. Also, the level of satisfaction or dissatisfaction between the neighbour's compatibility of Apple Garth is shown in Figure 2. It is evident that most members are satisfied with their neighbours. For example, 39 out of 49 residents (79.5%) are satisfied, whereas, 9 out of 49 members (18.3%) are dissatisfied with neighbour's compatibility. Therefore, evidence illustrates that a sense of community does exist within the Apple Garth co-operative housing.
Figure 1: Member’s Satisfaction or Dissatisfaction with Apple Garth Co-operative Homes

Figure 2: Resident’s Satisfaction or Dissatisfaction Concerning Their Neighbours at Apple Garth
4.4 CORKTOWN CO-OPERATIVE HOMES

4.4.1 Chi-Square Results

For Corktown, the chi-square test was also performed on the sample (Table 1) and site (Table 3) characteristics. In general, significant relationships were found with the age, marital status and occupation categories, however, gender, length of residency and occupancy proved to have no significant associations with the site characteristics.

In Table 3, the age variable was found to have the most significant relationships with the site variables. For example the 'see neighbour' factor, again, has the highest chi-square, 15.009, and low probability, 0.241. Other variables linked to the neighbour factor show meaningful results. These include seeing one's neighbour at meetings (CS=6.395; Prob=0.094) and in the hall (CS=8.138; Prob=0.043). Another site variable that proved to be meaningful involves the question, Does co-op living affect a resident's way of life? (CS=9.93; Prob=0.128)

From Table 3, the marital status category was also found to have significant associations with the site characteristics. Again, the prominent chi-square value lies
Table 3: Chi-Square and Probability Values for Corktown

<table>
<thead>
<tr>
<th>Dependent Variable</th>
<th>Age</th>
<th>Gender</th>
<th>Length of Residence</th>
<th>Marital Status</th>
<th>Occupation</th>
<th>No. of Occupants</th>
</tr>
</thead>
<tbody>
<tr>
<td>A place to live</td>
<td>C.S.</td>
<td>3.092</td>
<td>2.923</td>
<td>0.363</td>
<td>3.849</td>
<td>15.634</td>
</tr>
<tr>
<td></td>
<td>Prob.</td>
<td>0.797</td>
<td>0.232</td>
<td>0.834</td>
<td>0.664</td>
<td>0.209</td>
</tr>
<tr>
<td>A place for leisure</td>
<td>C.S.</td>
<td>5.710</td>
<td>1.615</td>
<td>0.384</td>
<td>8.818</td>
<td>19.038</td>
</tr>
<tr>
<td></td>
<td>Prob.</td>
<td>0.769</td>
<td>0.656</td>
<td>0.875</td>
<td>0.454</td>
<td>0.369</td>
</tr>
<tr>
<td>A place to rear</td>
<td>C.S.</td>
<td>5.452</td>
<td>1.948</td>
<td>0.712</td>
<td>6.351</td>
<td>25.976</td>
</tr>
<tr>
<td>children</td>
<td>Prob.</td>
<td>0.793</td>
<td>0.583</td>
<td>0.870</td>
<td>0.704</td>
<td>0.100</td>
</tr>
<tr>
<td>Affects way of life</td>
<td>C.S.</td>
<td>9.930</td>
<td>0.553</td>
<td>3.788</td>
<td>3.258</td>
<td>18.179</td>
</tr>
<tr>
<td></td>
<td>Prob.</td>
<td>0.128</td>
<td>0.663</td>
<td>0.150</td>
<td>0.776</td>
<td>0.110</td>
</tr>
<tr>
<td>Coexisting with</td>
<td>C.S.</td>
<td>0.776</td>
<td>0.283</td>
<td>0.576</td>
<td>2.593</td>
<td>3.902</td>
</tr>
<tr>
<td>neighbours</td>
<td>Prob.</td>
<td>0.855</td>
<td>0.595</td>
<td>0.448</td>
<td>0.459</td>
<td>0.703</td>
</tr>
<tr>
<td>Degree of interaction</td>
<td>C.S.</td>
<td>15.009</td>
<td>4.944</td>
<td>3.490</td>
<td>17.368</td>
<td>38.161</td>
</tr>
<tr>
<td>with neighbours</td>
<td>Prob.</td>
<td>0.241</td>
<td>0.293</td>
<td>0.749</td>
<td>0.136</td>
<td>0.033</td>
</tr>
<tr>
<td>See neighbour across</td>
<td>C.S.</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
</tr>
<tr>
<td>the garden fence</td>
<td>Prob.</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
</tr>
<tr>
<td>See neighbour in</td>
<td>C.S.</td>
<td>2.922</td>
<td>1.273</td>
<td>0.415</td>
<td>1.594</td>
<td>6.562</td>
</tr>
<tr>
<td>the street</td>
<td>Prob.</td>
<td>0.404</td>
<td>0.259</td>
<td>0.520</td>
<td>0.661</td>
<td>0.363</td>
</tr>
<tr>
<td>See neighbour at</td>
<td>C.S.</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
</tr>
<tr>
<td>the mall</td>
<td>Prob.</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
</tr>
<tr>
<td>See neighbour when</td>
<td>C.S.</td>
<td>2.635</td>
<td>1.113</td>
<td>0.003</td>
<td>5.535</td>
<td>6.688</td>
</tr>
<tr>
<td>visiting</td>
<td>Prob.</td>
<td>0.451</td>
<td>0.736</td>
<td>0.954</td>
<td>0.137</td>
<td>0.351</td>
</tr>
<tr>
<td>See neighbour at</td>
<td>C.S.</td>
<td>6.395</td>
<td>3.702</td>
<td>0.679</td>
<td>0.926</td>
<td>9.439</td>
</tr>
<tr>
<td>meetings</td>
<td>Prob.</td>
<td>0.094</td>
<td>0.054</td>
<td>0.410</td>
<td>0.819</td>
<td>0.150</td>
</tr>
<tr>
<td>See neighbour in</td>
<td>C.S.</td>
<td>8.138</td>
<td>0.366</td>
<td>2.786</td>
<td>1.867</td>
<td>4.242</td>
</tr>
<tr>
<td>the hall</td>
<td>Prob.</td>
<td>0.043</td>
<td>0.544</td>
<td>0.094</td>
<td>0.601</td>
<td>0.644</td>
</tr>
<tr>
<td>See neighbour at</td>
<td>C.S.</td>
<td>0.481</td>
<td>1.030</td>
<td>1.207</td>
<td>2.609</td>
<td>2.510</td>
</tr>
<tr>
<td>other places</td>
<td>Prob.</td>
<td>0.923</td>
<td>0.748</td>
<td>0.272</td>
<td>0.446</td>
<td>0.867</td>
</tr>
</tbody>
</table>
with the `see neighbour' variable (CS=17.388; Prob=0.136) with a link to the visiting one's neighbour (CS=5.535; Prob=0.137). Another factor that is meaningful, addresses the co-op as a place to spend leisure time. The chi-squared is 8.818 and probability is 0.454.

In addition, Table 3 provides evidence that there is an association between the type of occupation relationship between the type of employment and some site variables. The most significant relationship again can be found in the `see neighbour' variable (CS=38.161; Prob=0.033). The next three variables also show relevant findings: co-op as a place to rear children (CS=25.976; Prob=0.100); a place to spend leisure time (CS=19.038; Prob=0.389) and a place to live (CS=15.634; Prob=0.209). In addition, the site variable that involves the question, Does co-op living affect a resident's way of life? shows a relationship with occupation (CS=18.179; Prob=0.110).

4.4.2 Respondents' Reasons

In general, for Corktown, the chi-square test shows that there is a relationship between the age, marital status and occupation with the neighbour compatibility. From the open-ended part of the question, some general reasons can be derived. For example, most residents stated that everyone within the community worked and socialized together. Some other respondents expressed that they felt comfortable with their neighbours as to ask for help any time. Many members
described their neighbours as friendly, hospitable, respectful and polite. Generally, the members felt that their community was a close network, like a family. On the other hand, some individuals stated that there is a lack of privacy and some gossip. Also there are members that just naturally keep to themselves and are labelled as unsociable. This can cause personal problems which may inflict negative attitudes towards the co-op sense of community on the part of the residents.

4.4.3 Results of Scale Questions

Bar graphs were produced in order to illustrate the overall level of satisfaction or dissatisfaction of all residents, concerning the co-op itself and neighbour compatibility between members. This information was extracted form question nine and fourteen from the questionnaire. For instance, Figure 3 shows the residents' level of satisfaction or dissatisfaction of Corktown Co-operative Homes. Most residents at Corktown are satisfied with their co-op complex. This is evident from Figure 3, where 18 out of 28 respondents (64.2%) are satisfied with co-operative housing, whereas, 9 out of 28 members (32.1%) are dissatisfied. Also, the residents' level of satisfaction or dissatisfaction with their neighbours was addressed in Figure 4. It is evident that most members are satisfied with their neighbours. For example, 21 out of 28 residents (75%) are satisfied, whereas, 7 out of 28 members (25%) are dissatisfied with neighbour compatibility. Though the above evident is weak, it can be concluded that
Where 1 = Very Satisfied
45 = Very Dissatisfied

Figure 3: Member's Satisfaction or Dissatisfaction with Corktown Co-operative Homes

Figure 4: Resident's Satisfaction or Dissatisfaction Concerning Their Neighbours at Corktown
there is a sense of community within the Corktown housing project.

4.5 A SENSE OF COMMUNITY

4.5.1 Chi-Square Results

For Apple Garth and Corktown Co-operative Homes combined, the chi-square test was also performed on the sample (see Table 1) and site (see Table 4) characteristics. In general, significant relationships were found with the age, marital status, occupation and type of co-operative homes. Thus, the gender, length of residency and occupancy did not provide any relevant association with the site characteristics.

In Table 4, the age category was found to have the most significant relationships with the site characteristics. For instance, the 'see neighbour' variable has the highest chi-squared, 41.988, and lowest probability, 0.003. The issue here, concerns how often residents frequent each other by requiring each other's assistance for personal and household upkeep matter, thus suggesting that the integration of residents is influential in the co-operative atmosphere. Other relevant chi-square values can be observed through variables connected with 'see neighbour'. These include seeing one's neighbour at meetings (CS=30.536; Prob=0.000), on the street (CS=20.383; Prob=0.009), over the garden fence (CS=19.828; Prob=0.11),
Table 4: Chi-Square and Probability Values for Apple Garth and Corktown

<table>
<thead>
<tr>
<th>Dependent Variable</th>
<th>Age</th>
<th>Gender</th>
<th>Length of Residence</th>
<th>Marital Status</th>
<th>Occupation</th>
<th>No. of Occupants</th>
</tr>
</thead>
<tbody>
<tr>
<td>A place to live</td>
<td>C.S.</td>
<td>4.388</td>
<td>4.023</td>
<td>1.449</td>
<td>7.442</td>
<td>24.443</td>
</tr>
<tr>
<td></td>
<td>Prob.</td>
<td>0.518</td>
<td>0.222</td>
<td>0.259</td>
<td>0.694</td>
<td>0.827</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A place for leisure</td>
<td>C.S.</td>
<td>6.215</td>
<td>4.639</td>
<td>1.825</td>
<td>0.298</td>
<td>5.265</td>
</tr>
<tr>
<td></td>
<td>Prob.</td>
<td>0.352</td>
<td>0.200</td>
<td>0.610</td>
<td>0.960</td>
<td>0.948</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A place to rear children</td>
<td>C.S.</td>
<td>8.949</td>
<td>1.486</td>
<td>1.136</td>
<td>1.210</td>
<td>29.070</td>
</tr>
<tr>
<td></td>
<td>Prob.</td>
<td>0.707</td>
<td>0.688</td>
<td>0.768</td>
<td>0.751</td>
<td>0.961</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Affects way of life</td>
<td>C.S.</td>
<td>10.451</td>
<td>0.432</td>
<td>1.876</td>
<td>4.157</td>
<td>15.480</td>
</tr>
<tr>
<td></td>
<td>Prob.</td>
<td>0.235</td>
<td>0.803</td>
<td>0.391</td>
<td>0.125</td>
<td>0.964</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Coexisting with neighbours</td>
<td>C.S.</td>
<td>3.915</td>
<td>2.603</td>
<td>1.235</td>
<td>3.132</td>
<td>11.556</td>
</tr>
<tr>
<td></td>
<td>Prob.</td>
<td>0.865</td>
<td>0.272</td>
<td>0.539</td>
<td>0.209</td>
<td>0.144</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Degree of interaction with neighbours</td>
<td>C.S.</td>
<td>41.968</td>
<td>3.690</td>
<td>3.561</td>
<td>5.331</td>
<td>48.350</td>
</tr>
<tr>
<td></td>
<td>Prob.</td>
<td>0.003</td>
<td>0.599</td>
<td>0.614</td>
<td>0.377</td>
<td>0.213</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>See neighbour across the garden fence</td>
<td>C.S.</td>
<td>19.828</td>
<td>1.179</td>
<td>15.439</td>
<td>0.355</td>
<td>9.006</td>
</tr>
<tr>
<td></td>
<td>Prob.</td>
<td>0.110</td>
<td>0.555</td>
<td>0.000</td>
<td>0.637</td>
<td>0.749</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>See neighbour in the street</td>
<td>C.S.</td>
<td>20.363</td>
<td>1.073</td>
<td>8.442</td>
<td>0.411</td>
<td>8.649</td>
</tr>
<tr>
<td></td>
<td>Prob.</td>
<td>0.009</td>
<td>0.585</td>
<td>0.015</td>
<td>0.814</td>
<td>0.510</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>See neighbour at the mall</td>
<td>C.S.</td>
<td>16.870</td>
<td>0.501</td>
<td>6.567</td>
<td>1.391</td>
<td>5.827</td>
</tr>
<tr>
<td></td>
<td>Prob.</td>
<td>0.031</td>
<td>0.778</td>
<td>0.037</td>
<td>0.489</td>
<td>0.388</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>See neighbour when visiting</td>
<td>C.S.</td>
<td>18.114</td>
<td>0.834</td>
<td>2.155</td>
<td>0.775</td>
<td>10.359</td>
</tr>
<tr>
<td></td>
<td>Prob.</td>
<td>0.020</td>
<td>0.659</td>
<td>0.540</td>
<td>0.679</td>
<td>0.216</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>See neighbour at the hall</td>
<td>C.S.</td>
<td>30.536</td>
<td>1.607</td>
<td>4.503</td>
<td>0.713</td>
<td>17.640</td>
</tr>
<tr>
<td></td>
<td>Prob.</td>
<td>0.000</td>
<td>0.448</td>
<td>0.105</td>
<td>0.700</td>
<td>0.659</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>See neighbour in the hall</td>
<td>C.S.</td>
<td>17.432</td>
<td>1.775</td>
<td>38.327</td>
<td>0.357</td>
<td>10.032</td>
</tr>
<tr>
<td></td>
<td>Prob.</td>
<td>0.028</td>
<td>0.412</td>
<td>0.000</td>
<td>0.838</td>
<td>0.865</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>See neighbour at other places</td>
<td>C.S.</td>
<td>15.200</td>
<td>0.423</td>
<td>2.231</td>
<td>2.083</td>
<td>8.086</td>
</tr>
<tr>
<td></td>
<td>Prob.</td>
<td>0.055</td>
<td>0.809</td>
<td>0.313</td>
<td>0.353</td>
<td>0.148</td>
</tr>
</tbody>
</table>
visiting (CS=18.114; Prob=0.020), in the hall (CS=17.423; Prob=0.026), and at the mall (CS=16.870; Prob=0.031). Additional significant results was the site variable: does co-op living affect a resident's way of life (CS=10.451; Prob=0.235). Overall, the relationship between 'see neighbour' and other related variables reflect a strong link between the personal association of the members of co-operative housing.

Also from Table 4, the marital status group was found to have a significant relationship with the site variables. Again, the highest chi-square value for this group lies with the 'see neighbour' variable (CS=24.692; Prob=0.213). Other relevant findings can be observed in variables connected with the 'see neighbour'. These include seeing one's neighbour in the hall (CS=10.292; Prob=0.245), visiting (CS=10.76; Prob=0.216). The next important variable also concerns the neighbour factor. Do the residents live in harmony? Here, the chi-squared, 12.168, and probability, 0.144, show a relevant relationship.

In general for Table 4, the occupation category provides evidence towards the relationship between the type of employment and some site characteristics. The most significant relationship again can be found in the 'see neighbour' variable (CS=48.350; Prob=0.171). The next three variables also show relevant findings: co-op as a place to rear children (CS=29.070; Prob=0.218); a place to spend
leisure time (CS=27.564; Prob=0.278) and a place to live (CS=24.445; Prob=0.437). Interestingly, the neighbour factor shows a weak relationship, (CS=11.558; Prob=0.774) despite the previous identified relationships between resident interdependency.

In Table 4, the site variable labelled 'type of co-op' also provides evidence of significant relationships with the neighbour factors. These include seeing one's neighbour in the hall (CS=38.327; Prob=0.000), over the garden fence (CS=15.439; Prob=0.000), on the street (CS=8.442; Prob=0.015) and in the mall (CS=6.567; Prob=0.037). Note that the first two factors represent variables that only apply to a particular co-operative project. This means the relationships in regards to 'in the hall' and 'over the garden fence' apply to Corktown and Apple Garth, respectively.

### 4.5.2 Respondents' Reasons

Significant relationships for both Apple Garth and Corktown were found between age, marital status, occupation and type of co-op and the 'see neighbour' factors, co-op as a place to live and way of life variable. Generalizations on a sense of community may be derived when combining the residents' opinions of the two housing projects. This can be done by using the qualitative information from the open-ended questions. The conclusion are the combination of Apple Garth and Corktown's residents' responses (refer to sections 4.3.3 and 4.4.3). Overall, most residents stated the importance of
the compatibility between neighbours as being a factor in their sense of community.

4.5.3 Results of Scale Questions

Bar graphs were constructed using the information obtained from the scale type questions, number nine and fourteen from the questionnaire, in order to illustrate the overall level of satisfaction or dissatisfaction of all residents, concerning the co-op itself and neighbour compatibility between members.

Figure 5 shows the residents' overall level of satisfaction or dissatisfaction with the co-operative housing projects. The following aspects were addressed: shopping facilities, clean streets, proximity to family, public transportation, noise, local schools, street lighting, neighbours and availability of parks. It is evident that most residents of both Apple Garth and Corktown are satisfied with their co-op complex. For example, in total, 59 out of 77 respondents (76.6%) are satisfied with co-operative housing, whereas, 18 out of 77 members (23.3%) are dissatisfied.

In addition, the residents' overall level of satisfaction or dissatisfaction with their neighbours is shown in Figure 6 where the following aspects were addressed: friendship, social interaction, common interests, life-style, helpfulness and friendliness. For both Apple Garth and Corktown, it is evident that most members are satisfied with their neighbours. For example, in total, 60 out of 77
Figure 5: Member’s Satisfaction or Dissatisfaction with Apple Garth and Corktown Combined

Figure 6: Resident’s Satisfaction or Dissatisfaction Concerning Their Neighbours For Both Apple Garth and Corktown
residents (77.9%) are satisfied, whereas, 16 out of 77 members (20.7%) are dissatisfied with neighbour compatibility. Therefore, the above evidence illustrates that a sense of community does exist within the co-operative housing projects.

In Appendix D, the basic overall trend of the level of satisfied or dissatisfied of the co-op members is explained and illustrated through graphs (see Appendix D).

4.6 SUMMARY

By analyzing the sample characteristics of the residents in terms of age, gender, type of co-op, length of residency, marital status, occupation and number of occupants, a socio-demographic profile was produced. The value of this information is that it allowed for comparisons and associations to be made between significant opinions and socio-demographic characteristics.

In the chi-square tests the 'see neighbour' factor demonstrated the most significance. The issue here concerns how often residents regularly visit each other and thus, requiring each others assistance for personal and household upkeep matters. This shows how the integration of residents influences in the overall sense of community. In addition, the scale type questions show that the residents are satisfied with their neighbours and the co-operative housing project itself.

Finally the residents' opinions, collected from the questionnaire, also confirmed to relevance of the
relationships between neighbours. This reveals that neighbour compatibility and harmony is a factor in a sense of community, due to the constant positive referral of the neighbours. Therefore, the overall evidence suggests that a sense of community does exist within co-operative homes.
5.0 CONCLUSIONS

5.1 SUMMARY

The following conclusions can be made based on the analysis and results done in this study. The research hypothesis was confirmed. It was identified that housing projects do provide its residents with a sense of community. This investigation determined that the neighbour factor mostly influences the successful development of stability for the members of the co-operatives.

Apple Garth Co-operative Homes showed more significant associations between the sample characteristics and the community factors than Corktown Co-operative Homes. However, this can be due to the fact that the Corktown's sample size is smaller than Apple Garth's number of respondents. In general, the two co-operatives illustrate that the majority of residents do experience a sense of community, since the members develop stability in terms social acceptance. Therefore, to re-emphasize from chapter 2, a sense of community is where there is a mutual trust and involvement in cooperative activities with households.

5.2 NEW FINDINGS

Increased awareness about the social needs of affordable shelter is crucial because evidence in chapter 2 shows that a larger amount of individuals are making non-profit housing their permanent residence, rather than a transition to the private housing market. Thus, the need to
survey members of the co-operative housing units is important, since there is a lack of literature available on community attitudes of the residents. Hence, studies conducted at the micro scale would show the importance of the residents' social needs. The results of this research paper illustrates a practical significance because other researchers can be inspired to conduct more in depth small groups (ie. households) studies within co-operative housing. This is critical since little is known about the motivation, expectations, likes and dislikes of the members of public housing.

5.3 FOR FUTURE STUDIES

If more time was permitted, this research paper could have accomplished more in depth details. For instance, all residents at both Apple Garth and Corktown Co-operative Homes could have been interviewed. This would prove to be important because members, whether satisfied or dissatisfied with co-operative homes, would be included in the survey which would allow for an unbiased representation of their honest opinions towards non-profit housing. In addition, more co-ops could be involved in the study. For example, if all of Hamilton's co-operative housing projects were involved then this would allow for a city scale study at the household level. The above techniques are just a few geographic measures of a sense of community in co-operative housing. Thus, it has become apparent that the mere satisfaction of physical shelter needs
does not by itself create healthy communities. Social needs are also necessary for the members of co-operative housing projects, so that they can belong and participate in a society without risk of social rejection.
APPENDIX A
Map 1: Co-operative Housing Projects used as case studies, in the Hamilton-Wentworth Region.
APPENDIX B
Questionnaire

Hello, my name is Florence Pirrera and I am a fourth year Geography student from McMaster University. I am conducting a survey in order to find how satisfied residents are with Co-operative Housing Projects. Therefore, I am asking a sample of residents a few questions. You are one I would like to question.

My interest in this study was inspired by a discussion I had with Dr. V. Chouinard (a geography professor at McMaster). It became apparent that information regarding co-operative housing and its residents was needed. In order to satisfy this lack of data, I am currently working under Dr. J. Eyles’ guide, who also is a geography professor at McMaster.

My questionnaire is divided into sections. First, I will obtain information concerning your feelings about Co-operative Housing. Secondly, information about yourself will be requested in order to classify and analyze the answers. Finally, you will be able to voice any opinions that you may have. All information collected is kept in the strictest of confidence.

Thank you, for your time and effort.
SECTION 1: CO-OPERATIVE HOUSING

1. What do you think of Co-operative Housing Units as a place to live?
   - Excellent
   - Good
   - Satisfactory
   - Unsatisfactory

2. Why is that?

3. What do you think of Co-operative Housing as a place to spend leisure time?
   - Excellent
   - Good
   - Satisfactory
   - Unsatisfactory

4. Why is that?

5. Do you have any children?
   - Yes
   - No

6. What do you think about Co-operative Housing Units as a place to rear children?
   - Excellent
   - Good
   - Satisfactory
   - Unsatisfactory

7. Do you think living in a Co-operative Housing Unit affects your way of life?
   - Yes
   - No

8. Why do you say that?

9. How satisfied or dissatisfied are you with the following aspects of Co-operative Housing?

   a. shopping facilities
   b. clean streets
   c. proximity to family
   d. public transport
   e. noise
   f. local schools
   g. street lighting
   h. neighbours
   i. availability of parks

   - Very Satisfied
   - Satisfied
   - Neither
   - Dissatisfied
   - Very Dissatisfied

10. Do you get along well with your neighbours?

11. Why do you say that?
12. How often do you see your neighbours?

- Daily
- Several times per week
- Once a week
- Monthly
- Less than once a month
- Never

13. Where do you usually see your neighbours?

- Across the garden fence
- In the street
- At the mall
- Visits each other
- Other
  Please specify ________________________

14. How satisfied or dissatisfied are you with your relationships with your neighbours?

Very Satisfied  ________________________
Satisfied  ________________________
Neither  ________________________
Dissatisfied  ________________________
Very Dissatisfied  ________________________

a. friendships  5 4 3 2 1
b. social interaction  5 4 3 2 1
c. common interests  5 4 3 2 1
d. life-style  5 4 3 2 1
e. helpfulness  5 4 3 2 1
f. friendliness  5 4 3 2 1

15. May I ask you to list the above factors in order of importance.

- friendships
- social interaction
- common interests
- life-style
- helpfulness
- friendliness

16. Do you think Co-operative Housing differs from other types of housing when the factors in question 15 are concerned?

- Yes
- No

17. In what ways?

- ________________________
- ________________________
- ________________________
- ________________________
- ________________________

18. Is there active participation within the co-operative housing community?

- Yes
- No

19. What types of active participation does the Co-operative Housing Units offer to the residents?

- Meetings
- Social Functions
- Help Centres between neighbours

20. Do you take part in these activities?

- Yes
- No

21. Why is that?

- ________________________
- ________________________
- ________________________
- ________________________
22. Are you personally committed to the organization of this Co-op?
   - Completely
   - Some
   - Little
   - None

23. Does the Co-operative Housing Project provide you with what you expected before you moved in?
   - Yes
   - No

24. If yes, in what ways?

25. If no, why?

SECTION 2: INFORMATION ABOUT THE INDIVIDUAL

26. What types of housing did you live in?
   - House
   - Apartment
   - Townhouse
   - Mobile Home
   - Affordable Housing
   - Please Specify

27. Why did you choose to relocate?

28. Name of Co-operative Housing Unit.

29. Type of Co-operative Housing Unit.

30. How long have you lived in this particular Co-operative Housing Unit?
   - months
   - 1 year
   - months and 1 year
   - more than 2 years

31. Are you?
   - Married
   - Single
   - Widowed
   - Separated/Divorced

32. How many people live in this house (including yourself)?

33. How are the people that you are living with related to you?
   - Wife/Husband
   - Son/Daughter
   - Grandparent
   - Grandchild
   - Brother/Sister
   - Other Kin
   - Non-related
34. Can I ask which age-group you belong to?
   
   ____ Yes
   ____ No

35. If yes,
   
   ____ under 24
   ____ 25 to 34
   ____ 35 to 44
   ____ 45 to 59
   ____ 60 and over

36. Gender:
   
   ____ Male
   ____ Female

37. What is your occupation?
   
   ____ Construction
   ____ Manufacturing
   ____ Transportation
   ____ Bus driver
   ____ Taxi cab driver
   ____ Other
   ____ Finance/insurance
   ____ Real Estate
   ____ Government
   ____ Sick Leave
   ____ Unemployed
   ____ Retired
   ____ Homemaker
   ____ Student
   ____ Other Please specify ________
   ____ Refuse to answer

SECTION 3: FINAL COMMENTS

FINALLY, PLEASE FEEL FREE TO VOICE YOUR COMMENTS, OPINIONS AND SUGGESTIONS.

A: BY RESPONDENT

___________________________________________

___________________________________________

___________________________________________

PLEASE REMEMBER ALL INFORMATION WILL BE KEPT IN THE STRICTEST OF CONFIDENCE. AGAIN, THANK YOU.

B: BY INTERVIEWER

___________________________________________

___________________________________________

___________________________________________
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<tr>
<th>Question Number</th>
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APPENDIX D
General Trends
RE: Satisfaction vs. Dissatisfaction

The scatter graphs illustrated, here, show the basic trend of the level of satisfaction or dissatisfaction of the residents in terms of the co-op it self and neighbour compatibility between the members.

For instance for Apple Garth, Figure 3, and for Corktown, Figure 5, show that the residents are satisfied with their co-operative homes. Thus for both co-operative housing projects combined, Figure 1, shows an evident skew to the left. This means that overall sense of community is offered by the two co-operative homes.

In addition for Apple Garth, Figure 4, and for Corktown, Figure 6, show that the residents are somewhat satisfied with neighbour compatibility. Thus for both co-operative housing projects combined, Figure 1, shows that residents are generally satisfied because most responses lie between the values 5 an 15, showing satisfaction. This is meaningful because it is evident that the neighbour factor is significant in terms a sense of community within the two co-operative homes.

Overall, the residents of Apple Garth and Corktown Homes show satisfaction with the co-operative housing projects and the neighbour compatibility. Thereby, illustrating that co-operative housing does offer a sense of community to its residents.
Figure 1: Member's Satisfaction or Dissatisfaction with Apple Garth and Corktown Combined

Figure 2: Resident's Satisfaction or Dissatisfaction Concerning Their Neighbours For Both Apple Garth and Corktown
Figure 3: Member's Satisfaction or Dissatisfaction with Apple Garth Co-operative Homes

Figure 4: Resident's Satisfaction or Dissatisfaction Concerning Their Neighbours at Apple Garth
Figure 5: Member's Satisfaction or Dissatisfaction with Corktown Co-operative Homes

Figure 6: Resident's Satisfaction or Dissatisfaction Concerning Their Neighbours at Corktown
REFERENCES


The Housing Help Centre -- Hamilton-Wentworth[1990]. Co-operative Housing An Alternative.


