ANSERJ
Canadian Journal of Nonprofit and Social Economy Research
Revue canadienne de recherche sur les OBSL et l'économie sociale

Vol. 1, No 1
Fall / Automne 2010
82 – 100

"Not Just an Apartment Building": Residents' Quality of Life in a Social Housing Co-operative

Luc Thériault
University of New Brunswick

André Leclerc
Université de Moncton

Angela Eileen Wisniewski
University of New Brunswick

Omer Chouinard
Université de Moncton

Gilles Martin
Université de Moncton

ABSTRACT
The objective of this study was to examine the impact that two social housing complexes have had on their residents' quality of life. These two complexes, known as Tannery Court Co-operative Ltd., target a specific segment of the affordable housing market: non-elderly singles. A mixed-methods approach was used to assess the quality of life of residents. The data collection strategy used semi-structured interviews conducted with the help of a questionnaire. A total of 43 interviews were completed at the two building sites. Analysis of interview and questionnaire data identified six areas of improvement in residents' quality of life. These are *life in general* (an overarching dimension), *housing* (the focus of the Tannery Court intervention), *neighbourhood* (including safety and appearance), *food, self-confidence* (an enabling dimension for future development of projects and goals among the residents), and *financial situation* (a key dimension because of its multiple impacts on other aspects of life).

RÉSUMÉ
L'objectif de cette recherche était d'évaluer l'impact des deux complexes de logements coopératifs Tannery Court sur la qualité de vie des résidants. Ces complexes ciblent un segment particulier du marché du logement social, les célibataires d'âge actif et vivant en deçà du seuil de la pauvreté. Cette

étude utilise une méthodologie mixte pour évaluer la situation et la qualité de vie des résidants. La stratégie de cueillette de données s'appuie sur des entrevues semi-dirigées effectuées à l'aide d'un questionnaire. Au total, nous avons complété 43 entrevues. Six aspects de la qualité de vie se sont améliorés de façon significative. Il s'agit de la *vie en général* (une dimension globale), le *logement* (l'objectif premier visé par l'équipe de Tannery Court), le *quartier de résidence* (dimensions importantes de la localisation d'un complexe comme la sécurité et l'apparence) la *confiance en soi* (une dimension clé pour le développement futur de projets et d'objectifs pour les résidants), la *nourriture* (en raison de l'accès à des électroménagers) et la *situation financière* (une dimension majeure étant donné son impact sur les autres composantes de la vie).

Keywords / Mots clés
Housing; Quality of life: Co-operative; Low-income; Non-elderly singles / Logement; Qualité de vie; Coopérative; Faible revenu; Célibataires d'âge actif

INTRODUCTION

The urbanization rate in New Brunswick has increased from 48% in 1991 to 51% in 2006 (Statistics Canada, 2009a). This demographic shift has created new demand for social housing in urban areas. Governments are aware of this situation and, in 2000, signed an agreement to support private initiatives in the development of affordable housing in urban areas.[1] The demand for this type of housing is still particularly high in large cities where the poverty rate remains an issue. Data from the 2006 Census show that in the city of Moncton, 18.1% of all persons in private households live, before tax, in a low-income situation. For Fredericton and Saint John, the equivalent percentages are 17.7 and 20.8 (Statistics Canada, 2009b).

As Van Dyk (1995) explains, the term "social housing" refers to assisted or supportive housing owned and operated by nonprofit and co-operative housing organizations. A useful tool to assess social housing needs in a population is the core housing need model (Van Dyk, 1995). According to Dunning (2007), a household is said to be in core housing need if the members spend more than 30% of their gross income on shelter that does not meet the standards of adequate condition, suitable size, and affordability. In New Brunswick, 11.2% of households were identified as having a core housing need in 2001. Moreover, the problem is concentrated in some subgroups of the population. For instance, the rate of core housing need was 23.5% for non-family households, defined as a situation in which one person lives alone or two or more persons share the dwelling but do not constitute a family (Dunning, 2007).

This article focuses on a social housing initiative designed to meet the needs of a specific segment of non-family households: non-elderly singles. Sponsored by Co-op Atlantic, two building complexes called Tannery Court were built in Moncton and Fredericton, New Brunswick. There are 90 housing units in total at the two Tannery Court locations.

Dumais, Ducharme, and Vermette (2008) have recently called for more research to evaluate the impacts of social housing on residents' quality of life. Accordingly, the main purpose of this study is to examine the impact of the Tannery Court social housing complexes on the quality of life of their residents. To do so, this paper is divided into four parts. We first look at Co-op Atlantic's strategies for social housing. Next, recent Canadian literature on social housing is reviewed, and we present our research methodology. The third section details the results of our analysis of questionnaire and interview data from the two Tannery

Court sites. A discussion of the key areas of success and distinctive problems of this type of social housing initiative completes the paper.

CO-OP ATLANTIC'S APPROACH TO SOCIAL HOUSING

Co-op Atlantic has deployed two strategies in the housing sector. The first of these strategies is selling property development and property management services to housing co-operatives, nonprofit organizations, and condominium corporations. The second approach involves direct investment in the development of social housing units dedicated to special-needs households. This second approach began in 1974 with the construction of Peoples Park Tower (Phase 1) in Moncton, a housing complex intended for low-income, elderly residents.

During the process of planning and developing these projects, many divisions were created in the co-operative organization. In 2003, Co-op Atlantic created Avide Developments Inc., an integrated property development company. Avide Developments resulted from an amalgamation of CA Design-Build Group, Atlantic Peoples' Housing Ltd. (APHL), and the CA Real Estate Department (Co-op Atlantic, 2008). Avide Developments operates under the purview of a vice-president, with a mandate to increase market share in the development of commercial and residential properties in Atlantic Canada. Avide Developments also offers complete construction services to local co-operatives, nonprofits, and condominium corporations. The property management division of Avide Developments, APHL, manages Tannery Court.

Tannery Court is incorporated under the New Brunswick Co-operative Association Act and managed as a nonprofit housing organization.[1] Established in 2004, the co-operative targets non-elderly singles. It is a multi-stakeholder organization in which members may be either "appointees of Avide Developments Inc." or "residents of the Co-op residential housing units." As of December 2009, two Tannery Courts are in operation: a 40-unit housing complex in Moncton and a 50-unit complex in Fredericton. The first project opened in 2006 and the second in 2007.

Both projects received financial support from the provincial and federal governments.[2] This support came from two sources identified in Phase Two of the Canada–New Brunswick Affordable Housing Agreement. Phase Two of this agreement was signed by the two governments in May 2005 (Canada Mortgage and Housing Corporation, 2005). A total budget of $15 million was available for this part of the agreement. Under this phase federal assistance was "increased to 50 per cent of capital costs to a maximum of $75,000 per unit" (Canada Mortgage and Housing Corporation, 2005). The provincial contribution is the provision of subsidized rent for low- and moderate-income residents who occupy Tannery Court. A special aspect of the agreement stipulates that "the units funded will remain affordable and occupied by low-income households for a minimum of 10 years" (New Brunswick, Family and Community Services, 2007).

The total construction cost of the Moncton complex was $2.29 million and the federal funding received was $1.225 million. For the Fredericton project, the federal contribution was $1.1 million. The amount of subsidized rent provided by the provincial government for the Moncton Tannery Court was $1.4 million for 35 of the 40 units; subsidized rent for the Fredericton complex was $1.1 million for 44 of the 50 units (New Brunswick, Family and Community Services, 2006, 2007). Tannery Court Co-operative holds mortgages on each of its buildings to offset construction costs not funded by government.
A board of directors, composed of five members duly elected at an annual meeting, sets policies for both Tannery Court buildings. Three members of the board are employees of Co-op Atlantic. The other two

members are residents—one from each location. These residents were suggested by the management team for their leadership and their ability to speak for other residents. Residents have an opportunity to vote on whom they wish to represent their interests on the board.

Each location has a live-in building superintendent. Each superintendent has an employment contract based on duties and expectations applicable to their particular building. They are directed by a property manager and an administrative support clerk from APHL.

RECENT LITERATURE ON SOCIAL HOUSING, RESEARCH DESIGN AND METHODOLOGY

Although there is considerable literature on social housing in Canada and abroad, this literature is generally not centred on the population covered by our study (low-income non-elderly singles). Consequently social housing literature touches upon the needs and experiences of this population only indirectly, by way of discussion of mental health issues among low-income individuals. Setting aside the demographic characteristics or health status of the clientele, many Canadian studies on social housing are concerned with issues that were relevant to our research participants and arose during the interview phase of our study. The need for adequate social housing options for vulnerable populations is often emphasized (Lightman, 1997; Novac & Quance, 1998; Whitzman, 2006). The importance of residents' privacy, safety, autonomy, and control are also recurring themes in Canadian social housing research (Johnson, 1997; Nelson, Sylvestre, Aubry, George, & Trainor, 2007; Sousa & Quarter, 2005). The difficulty of involving residents in meaningful community participation is another central problem that relates to quality of life in social housing (Boucher, 2006; Morin, 2007). Finally, the literature often draws attention to the relationship between successful social housing initiatives and resident access to commercial, recreational, and socio-health services (Apparicio & Séguin, 2006; May, 2007).

The principal aim of this research was to evaluate how, and in what specific areas of quality of life, residents have experienced change since moving to Tannery Court. A mixed-methods approach was used to evaluate the housing situation and quality of life of residents in the two aforementioned Tannery Court housing complexes. The data collection strategy made use of retrospective interviews, which included the completion of a questionnaire with Likert scale items. During interview sessions conducted in the months of August and September 2009, we asked residents about their housing situation and quality of life *before and since* their arrival at Tannery Court.

Using a technique derived from a previous study (Thériault, Jetté, Mathieu, & Vaillancourt, 1997), we asked respondents to score different dimensions of their quality of life on a 4-point scale where 1 is "very dissatisfied" and 4 is "very satisfied." Quality-of-life indicators are often divided between subjective and objective measures (Baker & Intagliata, 1982), a division that risks obscuring the ways that perceptions of quality of life are determined by external social problems of poverty and unemployment as well as vulnerability to crime and social isolation (Lehman, Ward, & Linn, 1982). Lack of adequate financial assistance, vocational training, job opportunities, and empowerment negatively affect perceptions of quality of life (Rosenfield, 1992). In addition to support and acceptance, internal perceptions of "competence" are linked to external opportunities for self-determination and democratic participation through meaningful work and other instrumental roles in the community (McCarthy & Nelson, 1993; Prilleltensky, 1994). Moreover, housing is a key component in maintaining socially fragile people in the community, and to be successful, housing arrangements must offer a certain quality of life, privacy, and safety.

Based on the understanding that residents' perceptions of quality of life would reflect the effects of these structural forces in their lives, we collected information about the material circumstances (housing, neighbourhood services and safety, food security, financial situation); relationships (with friends, family, and romantic partners, as well as interactions with people in general); and the health and self-confidence of residents.[3] We also asked residents to weigh all of these criteria and make an overall global evaluation of the quality of their lives. SPSS software was used to numerically summarize the responses given to a number of questions.

To complement this data collection strategy, we also asked residents closed-ended (mostly demographic) and open-ended questions about aspects of their material well-being, safety, and social lives both before and after moving to Tannery Court. Notes taken by the interviewers formed the basis of a thematic qualitative analysis. The information that residents provided during our interview sessions was, in part, retrospective, for residents were asked to describe aspects of their life history as well as to relate their perceptions of their current situation. Among the most important limitations of retrospective interviewing are the problems of recollection error and re-evaluation of past experience. We acknowledge these limitations and ask that the reader keep them in mind while interpreting our present study results. Although the capacity to recall reliably generally decreases over time, this diminishment also depends on the importance that the recalled information has for the interviewee.

Previous research has established that individuals have well-developed capacities to recall events and circumstances that they consider significant to their personal biography, including information about their prior living situation. Epidemiologists, for instance, have found that respondents could satisfactorily recall health issues within a one-year period (Tayesh & Cairncross, 1995). In the field of migration studies, Smith and Thomas (2003) have found that people could recall the dates of salient events such as moves even after 12 years, so long as the event in question had occurred during adulthood.

Given the nature of our research, we felt that the risk of systematic recall bias in this study was low (the number of "false positives" and "false negatives" are likely to be about equal). During our interviews we found that participants were eager to tell stories of their past living situations and readily shared many of their former fears and frustrations with us. A longitudinal approach to data collection would complement our retrospective interview method, but grounding our evaluation of Tannery Court in the perceived changes in quality of life reported by current residents allowed us to understand the meanings residents attached to a major transition in their lives.

To ensure the validity of the study, it was important to avoid selection biases in the recruitment of interviewees. To some degree, this was facilitated by the fact that the researchers did not know any of the potential respondents prior to conducting the interviews. Our intention was to interview approximately 20 residents in each location, which represented a little less than half of the total population living in these housing complexes. All residents were informed by letter of the objectives and time frame of the study. To introduce an element of randomness in the selection of residents, we flipped a coin to decide whether we were to start with odd- or even-numbered units.

This resulted in us contacting all 45 residents living in odd-numbered units. Of these, 33 agreed to participate in the study. We then moved to residents living in even-numbered units and managed to interview 10 more respondents, for a total of 43. A total of 6 residents declined to participate in the study,

and 6 others did not reply to our invitation. Contacting residents to arrange for an interview was made difficult in some cases because some residents had no phone, and many did not have voicemail.

RESULTS ANALYSIS

We interviewed 43 residents (23 in Fredericton and 20 in Moncton) face-to-face during the month of September 2009. Fifty-six percent of the respondents (24) were male and 44% (19) were female, an almost perfect reflection of the gender distribution of the population of residents (male = 57%, female = 43%). The age of the respondents ranged from 25 to 61, with a median age of 50. Fourteen percent of these questionnaires were answered in French, because while 28% of the residents spoke French as a first language, some preferred answering in English. All respondents were Canadian citizens. Sixty percent of the respondents were single (26), 35% were divorced (15), and 5% were widowed (2).

Forty percent of the respondents (17) were receiving help from outside agencies. At one end of the spectrum, there were residents who received daily home care support, interacting on a day-to-day basis with a caretaker who assisted the client with the tasks of cooking, housecleaning, and self-care, such as manoeuvring in and out of the shower. Some residents mentioned that they had arrangements to receive periodic assistance with housecleaning and/or meal preparation. Notably, the agency Meals on Wheels supplies meals for some residents. Other agencies that residents mentioned as providing important resources to them were the Canadian Paraplegic Association and the Canadian Council for the Blind. Some residents also indicated that they receive ongoing support from a mental health nurse or psychiatrist, and a few residents were participating in drug rehabilitation programs.

In sum, the residents of Tannery Court turn to an array of service agencies for help with activities from meal preparation to medical care. However, the range of service agencies utilized by some residents should not obscure the fact that at the other end of the spectrum there are residents who do not receive any form of help from outside agencies. In some cases, residents explained that they did not require any assistance. However, other residents expressed their need for help with food preparation and housecleaning, indicating that while some residents received this kind of help, others in the same building had no access to these same services. Residents also mentioned subsidized transportation, job placements, and training courses as services that they would like to receive.

As a group, the respondents were relatively highly educated, with 40% (17) having some post-secondary education, 51% (22) having completed at least grade 8, and only 9% (4) having completed grade 7 or less. In addition, 56% of the respondents (24) told us that their literacy level would not affect their ability to work. Yet only 16% of respondents (7) currently had a job. Obviously, respondents had other barriers to employment apart from education, which we have not probed for in this study. Some residents did volunteer information about the obstacles they had encountered in finding employment. Long-term health problems stemming from conditions like arthritis or old injuries were cited by residents as limiters on both the types of work they were able to do and the number of hours they could work without pain. Another consideration that residents brought up was that their trade licences (i.e., for construction, or heating/ventilation installation) had expired or were not currently recognized in New Brunswick. Given their problems associated with participation in the job market, some residents described the alternative measures they had taken to acquire some kind of income. These ranged from pet sitting to bottle collection to lawn care and snow removal. Some of the residents who described their participation in the latter activities also mentioned that it was becoming increasingly difficult to maintain these pursuits as they aged, or developed new health problems.

Fifty-six percent of the respondents (24) were receiving social assistance; 2% (1) collected employment insurance (EI) benefits; 19% (8) had some employment income; 47% (20) received a disability pension; 9% (4) received a government pension (such as CPP, OAS, GIS, or a military pension). No respondent was receiving a private company (employer) pension, and no one had investment incomes, such as RRSPs or stocks and bonds. Residents of Tannery Court primarily live on a limited, fixed income. Note that the percentages presented in this paragraph do not add up to 100% as it is possible to receive income from more than one source (for instance, some employment income in addition to social assistance).

Even if the Tannery Court developments are designed for a specific segment of the population (i.e., non-elderly singles), our results provide a portrait of a diverse clientele. This diversity came from age, sex, marital status, education level, language, ethnicity, etc. We have a population that is far from homogeneous.

Sixty-seven percent of the respondents (29) said that they have a sense of community in the housing complex, as expressed by activities such as keeping the common areas clean or helping with yard work. Thirty-seven percent (16) of respondents reported doing volunteer work in the community. Some of the residents mentioned that they volunteer in their faith community, participating in the organization of church services, outreach, and youth ministry. Others volunteer their services with organizations like Recreation Our Way, the Canadian Council for the Blind, Alcoholics Anonymous, or the food bank, in some cases helping to organize or lead activities for people who are facing familiar challenges.

Living Situation Before Moving to Tannery Court

Prior to moving into Tannery Court, 50% of the residents (21) lived in an apartment, 33% (14) occupied a room in a rooming house, and 12% (5) shared a house with other roommates. In a few cases—5% (2)—they reported other types of prior living arrangements. In 74% of cases, the respondents reported they were living alone before moving into Tannery Court. At their previous residence, respondents reported the following aggregated information regarding the facilities and the environment:

Table 1 / Tableau 1 – Facilities and environment in previous dwelling (% Yes)

Private toilet	63.4%
Private shower or bath	65.9%
Kitchen appliances (fridge and oven)	70.7%
Storage room	52.4%
Easy access	71.4%
Sense of security	60.0%
Intimacy (Sense of privacy)	66.7%

Although a few residents described being satisfied with their prior living situation, many recounted multiple problems with the facilities, the environment, or both aspects of their dwellings. In fact, many openly discussed some of the issues related to their prior poor housing conditions. Unfriendly tenants or landlords, rough neighbourhoods, noisy rooms, un-insulated and cold spaces were most cited as

negative aspects. The costs of rent combined with other costs of living proved to be a major issue in the quality of life of many.

Some residents who had been living on their own recounted loneliness or concerns about falling ill without help. Others described the difficulties that stemmed from not being able to afford power for their homes or apartments. For some, this inability to heat their surroundings became a point of conflict with landlords. For others, not having access to power brought on health problems. For example, one resident described his struggle to maintain his trailer home without access to power. The resident eventually had to move from his trailer after he was hospitalized for a lung infection from the mould that had accumulated in his unheated trailer. Another resident had a similar story of acquiring a life-threatening infection from living in a house without power or running water.

Rooming houses presented a distinct set of challenges for residents. Many residents described feeling unsafe or lacking privacy in their rooms. Residents explained that their fellow residents knocked on their doors, rang their doorbells, tried to borrow money, or engaged in public drunkenness or drug use. In some cases, residents also reported that they felt insulted or intimidated by their former superintendent's drug or alcohol abuse. Residents reported that their security was also compromised by fellow rooming house tenants or landlords who stole their belongings. Despite these problems, some residents commented that they still felt that the rooming house arrangements provided them with a level of security from outsiders entering their building.

Moving Into the Social Housing Complex

The residents of Tannery Court we interviewed arrived in the social housing complex at different points in time. This time period ranged from 4 to 26 months prior to the interviews being conducted in Fredericton and from 4 to 48 months in Moncton. The median stay or period of residency of the interviewees was 18 months for Fredericton and 42 months for Moncton. For a majority of residents, the move to Tannery Court represented an opportunity for radically improved housing. Some residents had been living on the street, in unheated apartments or trailers, or in situations where they were abused by family members. Other tenants arrived at Tannery Court because their previous apartments had become too expensive for either them or their relatives to manage. Many residents mentioned that the move to Tannery Court was not something they had anticipated. Rather, some residents had experienced a crisis that brought about the move. One resident described how he lost his home and ended up living on the street within months after quitting work over a grievance with his employer. This resident commented on this unanticipated change, saying, "Everyone is just one paycheque away from living here."

The form of crisis that brought many residents to Tannery Court was a breakdown of physical or mental health. Some of these residents moved into the building after a prolonged stay in the hospital or a period of required bed rest at home. Several of the residents had seen Tannery Court prior to moving or heard about the new building from church members, friends already living in the building, outreach workers, or from a physician, nurse, or mental health professional. The latter group (medical and mental health professionals) were discussed by residents as playing especially important roles in their move to Tannery Court, both guiding residents to apply and writing in support of their applications.

The majority of respondents had no knowledge of Tannery Court before being referred there through the New Brunswick Housing branch of the Department of Social Development. Building residents are selected from a list of individuals on the provincial waiting list for subsidized housing. Many of the

residents we interviewed reported that they had been on this waiting list for a considerable length of time, up to four years in some cases. All building residents participated in a screening process, in which they visited the Tannery Court building, filled out an application form, and were interviewed by building management. Prospective residents were then subject to credit and reference checks before acceptance to the building.

Changes in the Quality of Life Following the Move into Tannery Court

Table 2 presents the means scores (out of 4) for each dimension before and since the respondents arrival at Tannery Court. Using a T-test for matched pairs, it also flags the dimensions where a significant amount of change is observed. A positive difference indicates a perceived improvement of the situation. Note that they are all positive.

The table requires some additonal explanation. It shows that six important dimensions have seen some significant positive change: *life in general, housing*, *neighbourhood*, *self-confidence*, *food,* and *financial situation*. Interestingly, a study by Thériault and associates (Thériault et al., 1997) conducted in Montréal with this methodology also found that *life in general, housing,* and *neighbourhood* were likely to be significantly affected in a positive way upon gaining access to a social housing unit. *Life in general* provides an overall assessment; *housing* is directly related to the introduction of living at Tannery Court; and the *neighbourhood* indicates a perceived improvement in the safety and appearance of the neighbourhood where Tannery Court residents are now living over their previous accommodation. As for *financial situation,* we could hypothesize that the relative affordability of the Tannery Court units may contribute to a perceived improvement in the financial situation of the respondents.

Table 2 / Tableau 2 – Comparison of mean quality-of-life scores before and after arrival at Tannery Court

Areas	Current	Before	Difference	Sig.
a) Life in general	3.26	2.30	+0.96	.000*
b) Housing	3.37	2.18	+1.19	.000*
c) Neighbourhood services	3.18	2.97	+0.21	.165
d) Friends	2.95	2.68	+0.27	.281
e) Neighbourhood (safety, etc.)	2.83	2.56	+0.27	.016*
f) Family relations	2.91	2.77	+0.14	.229
g) Perception of others	2.84	2.59	+0.25	.115
h) Leisure	2.85	2.76	+0.09	.738
i) Clothing	3.08	2.97	+0.11	.160
j) People in general	2.84	2.74	+0.10	.573
k) Self-confidence	3.03	2.43	+0.60	.001*
l) Health	2.55	2.35	+0.20	.213
m) Romantic relationship	2.57	2.32	+0.25	.724
n) Food	2.97	2.69	+0.28	.086**
o) Financial situation	2.74	1.98	+0.76	.000*

* Significant at the 5% level. ** Significant at the 10% level.

Improvement in *self-confidence* has also previously been found to be one of the dimensions that is most positively affected by gaining access to a safe, stable, and affordable social housing unit. So, this result is consistent with expectations. However, that had not been the case in the context of the aforementioned Montréal-based study.

For the dimension *perception of others,* we find that the results are not significant, as is the case for the first six previously mentioned dimensions, but they are nevertheless notable. Finally, Table 2 shows that the other dimensions related to the quality of life of residents have not changed significantly with their arrival at Tannery Court.

Globally, the number of statistically significant changes is higher in Moncton (9/15 aspects of life) than in Fredericton (5/15). Two factors may explain this difference. First, it seems that the more central location of the Moncton complex has had a positive impact on the integration of the residents in the community. Second, we observed important differences in the prior living arrangements of residents before moving to Tannery Courts in the two different locations. Sixty-eight percent of the Fredericton residents had access to a private toilet and 73% to a private shower or bath. For the Moncton residents, only 55% had access to a private toilet and 55% to a private shower or bath. It is not a surprise then to see a more significant impact on the second group.

Current Life Experiences at Tannery Court: General Impact

Several residents related their stories of excitement as they settled into their new apartments and discovered that they were located in a place they not only found physically comfortable, but which they also felt provided them with the privacy and autonomy necessary to go about their chosen daily routines. One resident described how peaceful he felt after moving into his new apartment, saying, “As soon as I got here it was like something lifted out of me. I thought, thank God.” Another resident remembered her excitement at buying groceries and storing them in her own refrigerator after years of living with only a microwave in her room. She related her enthusiasm for her new apartment, saying, “I never thought I’d live in anything new ever again.” For reasons that will be explored further, some residents’ perceptions of their apartments have changed for the worse, but overall many residents commented on how at home they have come to feel in their apartments. In fact, many residents described their feelings about their apartments in terms of “love,” rather than just satisfaction. One resident called his apartment “my spot in this big world,” and another resident referred to her apartment unit as her “little nest.”

Discussion with residents about their experiences living at Tannery Court (both locations) brought out several advantages and disadvantages that residents associated with living at the building. A list of these advantages and disadvantages will offer a glimpse at how residents of Tannery Court viewed the benefits and drawbacks of the building, and provide insight into some of the issues that polarized residents of Tannery Court.

Among the advantages of living at Tannery Court, residents mentioned their friendly neighbours, hard-working and approachable superintendent, supportive networks of friends in the building, new and clean building, quiet setting, good location, affordable rent, security system, on-site laundry facilities, and deliveries of food from the food banks and local churches. Among the disadvantages of living at Tannery Court, residents described gossiping neighbours, difficult relations with the manager, stringent and inconsistently applied rules about guests, an invasive security system, second-hand smoke inside the building, and rules prohibiting pets.

There was near-universal consensus that the subsidized rent was an important advantage of living at Tannery Court. For some residents, the affordable rent was just one advantage among many positive features of life at the building. When asked about the advantages of Tannery Court, one resident responded, "I could list a million of them." He went on to describe Tannery Court as "a secure, quiet, clean, healthy environment." Another resident answered the same question by stating that in his view the best part about the building is "the entire place—apartment and people." A third resident described his experience living at Tannery Court as "all in all a thumbs up," adding, "I can't really think of a better place." In contrast to these glowing reviews, other residents articulated that they felt that the "cheap rent" was the only significant advantage of living at Tannery Court. One resident expressed his sense of the limitations of his current living situation, saying his housing situation is very good if it is "just taken for what it is."

When asked to identify their best experiences at Tannery Court, many residents found it difficult to single out one event as exceptional. Instead, some residents described how important it was for them just to be living at the building. One resident commented that she loves "getting out on my own and having a so-called life"; she contrasted this with her previous situation, remarking, "If I hadn't got in there I probably wouldn't be alive today." Another resident made a similar assessment, reflecting that the best thing about Tannery Court was not an event that had happened, but rather the transition he felt had come with moving into the building. This resident said that life is "turning for the best.… I'm not heading down the same path I was on." He explained, "It is hard to change but living here has helped me to change." When residents did identify exceptional events, these were all community oriented. These community events included an impromptu gardening party where residents gathered to help the superintendent's wife plant flowers around the building and a session when a nutritionist visited the building to instruct a group of interested residents about healthy cooking.

Many residents chose not to discuss their worst experience in the building, or reported that they had not had any negative experiences so far. For those who did have bad experiences to report, these experiences often involved a conflict with their superintendent about their guests and personal or financial affairs. Negative interactions with other residents were the second source of bad experiences. While few residents mentioned negative incidents involving their current neighbours, several residents recounted problems with threatening or disruptive neighbours when the building first opened. They reported that the building has become progressively more quiet and orderly.

Most residents commented that their apartments were small, and some residents mentioned that this was a problem for them, especially when they wanted to have family members or other guests stay with them. However, the size of the apartment units was not generally brought up as a problem. Residents mentioned a few detractions of the apartment units. Notably, many residents indicated that they would like to have a bathtub included in their apartment, either because they suffer from chronic pain and would like to use the tub for therapeutic reasons, or because they associated taking a bath with relaxation. Residents also mentioned that the walls of their apartments were not soundproof. Some residents also complained that their apartment units smelled from smoke drifting in from other apartments, or from the smoking area outside.

When asked whether they would like to live somewhere else, a few residents expressed how settled they felt in the building and said that they would love to continue living at Tannery Court. For instance, one resident laughed and said that "[the superintendent] would have to kick me out" before she would be

willing to move. However, most residents said that they envisioned themselves living in someplace other than Tannery Court. Some residents described living in the building as a financial imperative and moving out of the building as a goal that they were actively pursuing. One of these residents described the timeline of years he predicted he would need to work before moving out of the building, stating that he would "serve his time" at Tannery Court until his financial problems were fixed. Some residents described problems with the building supervision that made them want to move to a new location. Other residents described feeling content with their apartments and with the overall experience of living at Tannery Court, but stated that they would like to move to another Tannery Court location to be closer to family members. In Fredericton, several residents expressed an interest in living on the south side of the city, with easier access to downtown resources and events. Finally, distinct from those residents with immediate goals to relocate, many residents described moving as a longer-term goal to be fulfilled as part of their dreams to travel, live near the ocean, return to their hometown, or experience a new culture.

Amenities and Services

The residents' feedback on the physical conditions of living at the building was very positive overall, and even some residents who were unhappy with the management or the social dynamics of the building described the "building itself" as a good place to live. In particular, many residents mentioned that they enjoyed the landscaping around the building, the balconies, and the bench area located near the cigarette smoking shed. Notably, these are all seasonal features of the building, and some residents mentioned that living in the building during the winter, when the small common room is the only viable public space, was comparatively dull and unpleasant. The amenity that was met with nearly universal approval was the laundry room, which residents described as clean, accessible, and affordable, with a charge of $1 per wash or dry. Some residents mentioned that they still had to budget to be able to wash their clothes, but most residents could afford to use the laundry facilities. Additionally, the laundry room was described as a place where some left unwanted clothing for their neighbours to take for their own use.

The security system of the building is a feature of life at Tannery Court that many residents described with mixed feelings. The building's security system features a security door and allows residents to view the entrance area by linking the security system to a cable TV channel. To make complete use of the security system, residents need to have a phone (to receive calls from guests at the door) and a TV with cable. These are not services that all residents are able to afford. Despite this limitation, several residents mentioned that the security system made them feel safe in their apartments and around the common areas of the building. Many residents mentioned that the security system gave them a sense of control over who entered their personal space. However, while the security door system generally received positive reviews from residents, the presence of multiple cameras in the hallways and common areas of the building was a cause for concern for some residents. Many residents complained that the presence of security cameras throughout the building added to the institution-like feel of the building; they commented that the cameras gave them the impression that they were being monitored because they were not trusted. As one resident put it, the security cameras made him feel as if he lives in a "minimum security prison."

In Fredericton, transportation was a problem for many residents, and several of the suggestions residents had for improving the facilities and services of the building had to do with making transportation available for residents without cars (in other words, most residents). Currently, there is a bus stop just outside the building, a service that residents lobbied for at City Hall. The bus service is undergoing some scheduling

changes, but at present many residents find the bus service prohibitively expensive or experience difficulties getting to their appointments using the bus system. Residents who used the wheelchair-accessible transit system also expressed frustration at how difficult it was to get places (notably downtown) from the building, as they had to schedule their trip with the transit system days ahead of time. A few residents mentioned wanting some improvement made to their capacity to access the larger community from the building, whether this is reduced bus fares, subsidized taxi fares at night for safety, or a shuttle for residents of the building.

In Moncton, the lack of a meeting room for tenants other than the actual lobby (located too close to some apartments and disturbing to nearby tenants) was most often mentioned as a missing piece. Most respondents were aware that such a common room does exist in the Tannery Court building in Fredericton. The lack of an elevator was also often mentioned. Many tenants saw this as unfair to disabled tenants, who do not have access to upper stories or the second floor's outdoor patio. A few feared that the lack of an elevator would affect their ability to remain at Tannery Court after they reach a certain age and lose some mobility. The low soundproofing of the walls was another negative element mentioned by some residents, who feel that this affects their degree of privacy since conversations can be heard through adjoining walls. Some saw the outside courtyard as a sad loss of space, since this space was not readily available and not inviting or used. Some would have preferred a gardening space or green courtyard where grass and benches would have been more inviting.

Relations with Other Residents, Management, and Neighbourhood

As in any social context, some residents encountered problems in their interpersonal relations with other residents or with the supervisor. Most residents described their relationship with the superintendent as good, but in both Tannery Courts, there were residents uncomfortable with the family-style management approach. An expression of this divisive issue can be found in residents' assessments of their capacity to express opinions on the operation of Tannery Court. Twenty-eight percent of the residents felt unable to express their opinions.

Although most of the residents described their fellow Tannery Court residents as "good people" and "very friendly," the majority of residents also mentioned that the amount of gossip was a major detraction from quality of life at the building. Many residents described how they tried to adapt to living in a situation with others who were curious about their visitors, daily routines, medications, and other aspects of their personal lives. Some residents said that they were either selective about which community events they participated in or avoided community events altogether. One resident described taking time to reflect and talk to his family about problems in the building, saying that otherwise, "things get blown out of proportion really easily." Another resident commented that her policy for living at the building is "good fences make good neighbours" and explained that she interacts in a positive and polite way with her neighbours but tries not to get too involved in her neighbours' affairs or become friends with everyone.

Apart from their neighbours' talk as an encroachment on personal privacy, the other feature of building social life that a number of residents brought to light was the difficulty of living around neighbours who are in significant physical, psychological, and/or financial distress. These residents discussed the concern that they felt for their neighbours and described their efforts to help them by organizing educational sessions through the residents' committee, interceding on their behalf with the superintendent, loaning money, sharing unwanted food from the food bank, and donating furniture and bicycles to residents in need. However, although many residents were clearly generous, some expressed how difficult it was to

step way from the problems of their neighbours. For example, one resident described the strain she felt trying to manage her concern for her neighbours. She articulated her point, saying Tannery Court is "not just an apartment building … there is a lot more involved, seeing people and not being able to turn away but sometimes having to lock your door."

For the most part, even residents who avoided the general social gatherings in the building still mentioned having friends in the building. In some cases, residents already knew each other before they moved into the building, often because they are members of the same support group, like Alcoholics Anonymous, or attend the same church. Residents made an effort to maintain these networks in the building, and they mentioned the capacity to interact with members of their faith community or support network in their own building as a significant advantage of living there. For instance, one resident described how members of her AA "12 step fellowship" organize meetings and visits with each other whenever they need support.

Forty-two percent of respondents (18) reported having interactions with the neighbours living around Tannery Court. Because of a better location in Moncton, social interaction is higher in this site (50%) than in Fredericton (33%). This means that in Fredericton for about two-thirds of residents (22), social relations with other people in the area are very limited and thus social integration is relatively incomplete. Residents described some of the factors that they considered to inhibit interaction with neighbours. Some residents articulated that they would like to go out and do things in the neighbouring community but do not have the money to do so. A few residents mentioned that they have health problems that make it difficult for them to physically get around the neighbourhood or cause them to feel uncomfortable when they are out in public. Other residents mentioned that they choose not to go out because of features of the neighbourhood: some residents mentioned that they felt the neighbourhood was unsafe, others worried that they would not be welcomed on the neighbouring St. Mary's Reserve, and others simply said that the neighbourhood had no activities or resources that appealed to them.

While most residents had limited interactions with their neighbours outside the building, most residents said that they participated in the community within Tannery Court. Many residents mentioned that they contributed to the building through activities like cleaning around the building common areas, helping with gardening, shovelling snow from the bus stop in front of the building, or helping deliver food or packages to other residents. One resident expressed how important these opportunities to contribute to the community were to him. He said, "I get to help people. I couldn't have done that in my old place. I'm getting better." However, although many residents mentioned that they enjoyed contributing to the building community, some residents felt excluded from participating because so much of the work to be done around the building involved manual labour. As has already been mentioned, many residents have health problems that limit their capacity to participate in this kind of activity, which was a cause of frustration in this context. Some residents commented that they wished there were more diverse forms of social activities available for them to participate in.

The residents' committee does provide another avenue for some residents to participate in the community. The residents reported that the committee has organized events for the Tannery Court community, including instructional sessions with speakers from organizations like the John Howard Society, BBQs, birthday parties, and a yard sale. The committee has also tried to liaise with the property management on behalf of residents with complaints. Many of the residents interviewed for this study had served on the residents' committee at one point or had been asked to join but declined. In both sets of circumstances, residents expressed a sense of disillusionment with the committee. Some residents

referred to the committee as a "whitewash" that would simply capitulate to the agenda of the superintendent or property management. Other residents were critical of the committee members, calling it a clique. Many residents commented that they avoided participation in the committee because of the gossip that they had been exposed to while participating. One resident made this point by saying that the residents' committee would involve him in "more gossip than I want to know." Avoiding participation in the residents' committee was thus a strategy taken up by some residents to avoid gossip and frustration, as well as to steer clear of problems that might accompany voicing complaints about the superintendent.

Improvements

While the respondents were generally satisfied, they identified a number of areas needing improvement. These ranged from alterations in the work of the management team to the mandate of the residents' committee to the need for a suggestion box. Residents had several suggestions for facilities they would like to see added to the building. Some of these related to allocating space within the building to pursue their hobbies. For instance, one resident suggested that he would like to see a piano installed in the common area, so that he and other residents could practice playing. Other residents expressed the wish that space be provided to work on crafts like woodwork, jewellery making, and weaving. Other suggestions for facilities included making composting and recycling bins available to all tenants.

Another area of improvement suggested by some residents was an alteration to the rule prohibiting residents from owning pets. Some residents said they would like to see the rules changed to allow a single domestic pet per apartment unit. The other building rule brought up in the context of building improvements was the rule that allows residents to smoke inside their own apartments. Some residents presented the idea that smoking units should be grouped together on the first floor of the building, separate from designated non-smoking units.

CONCLUSION

This brief evaluation of the two Tannery Court complexes has identified some of the ways this social housing initiative has affected the residents' quality of life and has yielded rich information with regard to the positive changes that have occurred in the lives of residents since their arrival in the complex. One measure of resident satisfaction is to ask residents whether they would recommend Tannery Court to a friend or a family member. In Fredericton, 91% of the residents interviewed said they would make this recommendation, and in Moncton the corresponding number was 85%. This level of support is very high and clearly indicates satisfaction with the housing arrangements provided by Tannery Court, providing a broader context for the noted criticisms.

Of the specific dimensions of the quality of life considered in this evaluation, six areas have improved significantly. These are *life in general* (an overarching dimension), *housing* (the specific focus of the Tannery Court intervention), *neighbourhood* (important aspects of the housing complex location, like safety and appearance), *self-confidence* (a key enabling dimension for future development of projects and goals among the residents), *food* (due to the availability of private kitchen appliances) and *financial situation* (an important dimension because of its multiple impact on other aspects of life).

We cannot stress enough how encouraging these findings are. In themselves, they are a testimony to the value and appropriateness of the Tannery Court model in which residents are provided with autonomy

and control in the tenure of their housing unit, and where the units are permanent and not contingent on requirements of program participation.

Tannery Court involves a concentration of residents at risk of homelessness. Critics of this approach might be tempted to point to this concentration of low-income individuals as a negative and suggest that it should be replaced by a more integrated approach in which at-risk residents would share the same building with "mainstream" residents paying market prices. In theory, many arguments could be presented in favour of such a solution. In practice, however, integrated housing complexes have been difficult to implement for many reasons, including reluctance on the part of middle-class residents to live alongside low-income people. Moreover, there are challenges associated with implementing such a strategy in the relatively small urban centres of New Brunswick that may be different to those of large cities like Montréal, Toronto, or Vancouver.

Setting aside practical considerations to return to issues of models or perspectives, we must remember that in social housing there is room for a variety of formulas that can effectively make a difference in people's lives. One size does not fit all, and while the approach chosen at Tannery Court might not be suitable for everyone, it has proven to change the lives of many people for the better. If one approach is pushed too hard with the goal of "normalizing" residents it could also, inadvertently, result in stigmatization, intolerance, and rejection of an at-risk population.

Given the broad range of need in terms of social housing provision in New Brunswick and the present inadequacy to meet that need, it is certainly reasonable to conclude that the Tannery Court model is a good example of one approach to addressing the problem. This is not to say that the Tannery Court complexes are flawless, nor is it to say that nothing can be improved. However, it is better to avoid fundamentalist viewpoints when it comes to social housing formulas and to favour the coexistence of different, yet valuable, attempts at tackling the problem of housing insecurity. In the Tannery Court complexes there exists a mix of privacy and community, and this is essential to the success of a social housing initiative.

This research supports May (2007) and Thériault et al.'s (1997) results, indicating that living in social housing stabilizes residents' lives and allows them to connect with their social environment and other services. It also shows, following Boucher (2006), that social innovations that respond to the needs of specific populations depend on social actors' initiatives. Obviously it is hoped that, with time, a greater number of residents might further develop their social relations with people living in the neighbourhood around the complexes. The stability offered by the Tannery Court units make this further personal and social development at least possible to envisage. Yet, one must remember that residents are a relatively diverse clientele and that the housing formula offered will not affect everyone the same way. In any event, particular care must be given to the location of future complexes so that the neighbourhood in which they are located is one where a variety of commercial (and social) services, access to public transit, and engaging social relations are a matter of course.

ACKNOWLEDGEMENTS

The authors would like to thank Karen Geldart, housing services administrator for Peoples Park Tower, and Roméo Cormier, manager of public affairs for Co-op Atlantic, for the valuable information and assistance they provided during this evaluation research. We would also like to thank the anonymous reviewers for their feedback.

NOTES

1. This funding was available to "private non-profits, cooperatives, community or private developers" interested in developing projects for low-income households (Canada Mortgage and Housing Corporation, 2005).

2. Paragraph 11(a) of the Tannery Court By-Laws stipulates that "at the close of the fiscal year the net surplus shall be applied … to the reserve funds for the association" (New Brunswick Brunswick Co-operative Association Act , 2004, p. 4).

3. A presentation of the federal government's social housing programs is available in Dumais et al. (2008).

4. No questions about co-operative governance were included in the questionnaire.

REFERENCES

Apparicio, P., & Séguin, A.-M. (2006). L'accessibilité aux services et aux équipements : un enjeu d'équité pour les personnes âgées résidant en HLM à Montréal. *Cahiers de géographie du Québec, 50*(139), 23-44.

Baker, F., & Intagliata, J. (1982). Quality of life in the evaluation of community support systems. *Evaluation and Program Planning, 5*, 69-79.

Boucher, J. (2006). Habitat et innovation sociale : croisement entre économie sociale, mouvements sociaux et intervention publique. *Économie et solidarités, 37*(1), 68-93.

Canada Mortgage and Housing Corporation. (2005). *More funding for affordable housing in New Brunswick.* URL: http://www.cmhc-schl.gc.ca/en/corp/nero/nere /2005/2005-05-02-1000.cfm [October 1, 2009].

Canada Mortgage and Housing Corporation. (n.d.) *Project profile: Tannery Court.* URL: http://www.cmhc-schl.gc.ca/en/inpr/afhoce/prpr/loader.cfm?csModule=security/ getfile&pageid=183598 [September 15, 2009].

Co-op Atlantic. (2008). *Who we are, 2003-2004.* URL: http://www.coopatlantic.ca/htm.aspx?id=172 [September 15, 2009].

Dumais, L., Ducharme, M.-N., & Vermette, F. (2008). Habitation communautaire et personnes vulnérables. In M. J. Bouchard & M. Hudon (Eds.), *Se loger autrement au Québec. Le mouvement de l'habitat communautaire, un acteur du développement social et économique* (p. 185-216). Anjou : Éditions Saint-Martin.

Dunning, W. (2007). Dimensions of core housing needs. *Co-operative Housing Federation of Canada*. URL: http://www.fhcc.coop/eng/pdf/mediareleases/dunning_report.pdf [September 1, 2009].

Johnson, L.C. (1997). *The Community/Privacy Trade-Off in Supportive Housing: A Qualitative Study of Consumer Preferences*. A Report for Canada Mortgage and Housing Corporation. Toronto: Laura C. Johnson Associates Inc.

Lehman, A. F., Ward, N. C., & Linn, L. S. (1982). Chronic mental patients: The quality of life issue. *American Journal of Psychiatry, 139*(10), 1271-1276.

Lightman, E. (1997). Discharge planning and community housing in Ontario. *Social Work in Health Care, 25*(3), 63-75.
May, J. (2007, August). *Social lives in social housing: Resident connections to social services*. Ottawa, ON: Canadian Policy Research Networks.

McCarthy, J., & Nelson, G. (1993). An evaluation of supportive housing: Qualitative and quantitative perspectives. *Canadian Journal of Community Mental Health, 12(1)*, 157-175.

Morin, P. (2007). Les pratiques d'action communautaire en milieu HLM : un patrimoine d'expériences et de compétences. *Nouvelles pratiques sociales, 19*(2), 144-158.

Nelson, G., Sylvestre, J., Aubry, T., George, L., & Trainor, J. (2007). Housing choice and control, housing quality, and control over professional support as contributors to the subjective quality of life and community adaptation of people with severe mental illness. *Administration and Policy in Mental Health and Mental Health Services Research, 34*(2), 89-100.

New Brunswick Co-operative Association Act. (2007). *Tannery Court By-Laws*. Moncton, NB: New Brunswick Co-operative Association Act.

New Brunswick. Family and Community Services. (2006). New affordable-housing projects announced for Moncton [News release]. URL: http://www.gnb.ca/cnb/news/fcs/2006e0894fc.htm [October 1, 2009].

New Brunswick. Family and Community Services. (2007). *New affordable housing projects in Fredericton* [News release]. URL: http://www.gnb.ca/cnb /news/fcs/2007e0441fc.htm [October 1, 2009].

Novac, S., & Quance, M. (1998). *Back to community: An assessment of supportive housing in Toronto*. Report prepared for the Mayor's Homeless Action Task Force. Toronto, ON: Access Toronto.

Prilleltensky, I. (1994). Empowerment in mainstream psychology: Legitimacy, obstacles, and possibilities. *Canadian Psychology, 35*(4), 358-374.

Rosenfield, S. (1992). Factors contributing to the subjective quality of life of the chronic mentally ill. *Journal of Health and Social Behavior, 33*, 299-315.

Smith, J. P., & Thomas, D. (2003). Remembrances of things past: Test-retest reliability of retrospective migration histories. *Journal of the Royal Statistical Society, Series A, 166*(1), 23-49.

Sousa, J., & Quarter, J. (2005). Atkinson Housing Co-operative: A leading edge conversion from public housing, *Housing Studies, 20*(3), 423-439.

Statistics Canada. (2009a). *Population urban and rural, by province and territory: New Brunswick.* URL: http://www40.statcan.gc.ca/l01/ cst01/demo62e-eng.htm [September 1, 2009].

Statistics Canada. (2009b). *2006 Community profiles.* URL: http://www12.statcan.gc.ca/census-recensement/2006/dp-pd/prof/92-591/index.cfm?Lang=E [September 1, 2009].

New Brunswidk Co-operative Association Act. (2007). *Tannery Court By-Laws*. Moncton, NB: New Brunswick Co-operative Association Act.

Tayesh, A., & Cairncross, S. (1995). The reliability of retrospective studies using one-year recall period to measure Dracunculiasis prevalence in Ghana. *International Journal of Epidemiology, 24*(6), 1233-1239.

Thériault, L., Jetté, C., Mathieu, R., & Vaillancourt, Y. (1997). Qualité de vie et logement social avec support communautaire. *Canadian Social Work Review*, *14*(1), 55-81.

Van Dyk, N. (1995). Financing social housing in Canada. *Housing Policy Debate, 6*(4), 815-847.

Whitzman, C. (2006). At the intersection of invisibilities: Canadian women, homelessness and health outside the 'big city.' *Gender, Place, and Culture, 13*(4), 383-399.

About the authors/Les auteurs

Luc Thériault is a professor in the Department of Sociology, University of New Brunswick, Canada. Email: luct@unb.ca

André Leclerc is a professor in the Department of Economics and the holder of the *Chaire des Caisses populaires acadiennes en gestion des cooperatives* at the Université de Moncton, Canada. Email: andre.leclerc@UMCE.ca

Angela E. Wisniewski is a PhD student in the Department of Sociology, University of New Brunswick, Canada. Email: q0c24@unb.ca

Omer Chouinard is a professor of Sociology and Director of the Master's Program in Environmental Studies at the Université de Moncton, Canada. Eamil: omer.chouinard@umoncton.ca

Gilles Martin is a graduate of from the Master's Program in Environmental Studies at the Université de Moncton, Canada. Email: gilles.martin@umoncton.ca .