English Research Summary:

Multi-Stakeholder Co-operative Housing for Seniors in Quebec

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Les coopératives de solidarité en habitation pour aînés au Québec
Jacques Côté et Hélène Jacques

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Les coopératives de solidarité en habitation pour aînés au Québec
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This project, based on 2011-13 research, examines the characteristics of selected multi-stakeholder (MS) housing co-ops in Québec to assess the model's capacity to address the housing needs of seniors seeking affordable assisted-living services.

Background on MS housing co-ops for seniors with assisted living needs in Quebec

Québec's population, like the populations of industrialized countries more generally, is aging. Seniors are expected to represent 27% of Québec's residents by 2030. Many seniors fall into the low income category, spending an unsustainably high portion of their monthly income on rent or home-ownership costs. Seniors can be divided into three categories- those who have more or less the same health needs as the general population, those who have assisted living requirements (e.g. cleaning, shopping, finances, physical accessibility adaptations to their home), and those with more serious and complex needs.

In Québec, the MS model has been recognized as an effective way to bring together the various local stakeholders who are interested in improving access to housing for seniors with assisted living requirements. MS housing co-ops to allow seniors to remain in their communities, to provide a home that is welcoming and safe, to offer affordable rent, and to create an environment where people help each other.

The MS model has only been enabled under Québec law since 1997. Most of the existing MS housing cooperatives have two classes of member—consumer- (resident) members and supporter-members. Supporter-members include a range of individuals or organizations who support the provision of secure and affordable housing for seniors, including friends and family members of residents; representatives from community groups, not-for-profit organizations and municipalities; and representatives from the
financial sector. In order to ensure that the voice of user-members is kept at the forefront, supporter-members can make up no more than 1/3 of the Board. Some Quebec MS residences also include the third possible class of members: worker-members. Worker members can include kitchen staff, custodians and maintenance staff.

As of Jan 1st, 2012 there were 37 MS housing co-ops operating in Québec. The majority of residents in these co-ops are seniors. Of the 37 co-ops, eight were specifically created through a government program in order to serve seniors with assisted living needs. In addition to providing lodgings, these eight co-ops provide services to residents such as meals, housekeeping and household maintenance support.

The Research Project

Data collection was undertaken in 2011, and included telephone interviews with an administrator or director of 7 out of the 8 MS co-ops in Québec that focus specifically on seniors with assisted living needs. The identified constraints of the study include the small response number, and the fact that the survey was answered by an administrator or board member; as such, perspectives of residents are not necessarily accurately reflected.

Findings: Characteristics of MS Co-ops for Seniors in Québec:

- The co-ops were usually started by concerned organizations, groups of seniors, or existing housing co-ops.
- Most of the residences offer a majority of single bedroom units, with small numbers of 2 bedrooms and bachelors, and 88% of units are occupied by a single resident. More than 80% of residents of these co-ops are over the age of 75. About 50% of residents receive a rent subsidy from the government.
- Services offered by these co-ops include meal services in a cafeteria, laundry and cleaning services, programming/organized social activities, and security services via security cameras and volunteer residents.
- While none of these co-ops offered personal care services (e.g. help with bathing, feeding, mobility or medication administration), some of them had a partnership with the local government Health & Social Services Centre to bring staff into the residence to make such services available to residents.

Findings: Resident-member participation

It was reported that in these co-ops, many resident-members participate in the activities of various committees, most notably the social/recreation committee, the maintenance committee, and the finance committee. Those who participate in these committees underscore the importance to their lives of being part of this collaborative model of living, and having a say in the way their co-op operates.

Findings: Affordability of the units

The monthly charge for one of these units ranged between $830 and $980, depending on the number of included meals and whether housekeeping was included. The researchers consulted CMHC data and found that this price point was below the average price of a private sector residence offering similar services.
Findings: Advantages of MS co-ops as a form of housing for seniors:
- During the project development phase, the MS structure helps facilitate a sharing of knowledge and experience, and promotes active collaboration among and between the various classes of members.
- Once the facility is operational, the MS structure helps facilitate the mobilisation of resources in the community to support the needs of residents.
- The co-op structure helps the organization be responsive to its members needs, and offers the possibility for resident-members to become involved in decision-making and day-to-day operations of their housing complex, giving them a sense of belonging and an expanded sense of purpose.
- Generally, members report being very satisfied with the goods and services offered by their co-op, particularly the organized activities, the quality of meals, and the security of the building.

Findings: Disadvantages and challenges
Very few disadvantages or dissatisfactions were reported in the surveys, but the following issues were mentioned occasionally:
- It can be a challenge for the organization when some resident-members choose not to actively participate in co-op life; it is also a challenge to ensure that individual resident-members remain engaged in co-operative life as they start to lose their autonomy.
- It can be a challenge for each class of member (residents, workers, supporters) to clearly understand their roles and responsibilities.
- Currently, if these MS co-ops decide to provide an expanded level of service (i.e. more personal support services), then the law will classify them as a "private senior's residence" (as opposed to just a residential complex that happens to serve seniors). As such, they will have to pass the standards of certification set out the by the government for such institutions. This certification can be difficult and costly to attain, so MS co-ops tend to avoid going down this path - but as a result, they miss out on being able to serve a large segment of the senior population who is seeking an expanded level of service.

Conclusions:
Within a context where the population is aging while public services for seniors are being cut, the MS Co-op Housing Model opens up new avenues for meeting seniors’ needs and helping to preserve and extend their autonomy. The MS Housing Co-op structure responds to many wants and needs expressed by seniors, notably to be able to remain in their community, to stay active and participate in social activities and community life, and to live in a place that they can reasonably afford.
Because housing co-ops are principally developed and managed by their residents, the residents are able to maintain greater control over their living situation and are invested in the success of the endeavour. The same can also be said for the worker and supporter members. The growth of this sector could help alleviate pressure on the public housing and health systems. These developments can also serve as economic engines for their communities, notably by strengthening connections between various community organizations.

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