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# Learning from Each Other: Housing Cooperative Members' Acquisition of Skills, Knowledge, Attitudes, and Values

By Daniel Schugurensky, Karsten Mündel, and Fiona Duguid

## Introduction

Although an abundant literature exists both on informal learning and on volunteer work, studies on the connection between them are scarce. A recent insight on this connection was provided by the first survey conducted by the New Approaches to Lifelong Learning research network (NALL) in 1998. The NALL study reported that there is a stronger association between community volunteer work time and community-related informal learning than between paid employment time and job-related informal learning.<sup>1</sup> To further explore this relationship, we are conducting research in three settings.<sup>2</sup> One of them—the topic of this paper—focuses on housing cooperatives.

This paper reports the findings of our inquiry on the learning of housing cooperative volunteers. This paper will conclude with a series of conclusions and recommendations that emerged from the research process. Two main research questions guided this exploration. First, what do housing cooperative members learn through their volunteer work in the cooperative? Second, how do they learn? The first question relates to the content of the learning, and the second to the process by which such learning is acquired.

We conducted in-depth interviews with 40 volunteers, and organized a focus group with selected veteran members of committees and boards. In our exploration, we were particularly interested in the type and intensity of learning acquired by cooperative members who volunteer on committees and boards, in the ways in which such learning is acquired, and in some of the changes experienced by cooperative members as a result of that learning.

In order to set the theoretical and institutional context for the presentation of the findings, we introduce the paper with a general discussion of learning, volunteers, and housing cooperatives. The findings on learning include both content and process dimensions. The learning content is presented in six areas: self-governance; housing cooperative; leadership; attitudes and values; political efficacy; and other competencies. We explore the learning process dimension through different analytical categories: conferences; workshops; materials; mentorship; face-to-face interactions; networking; and experiential learning. The final section consists of conclusions and recommendations.

## Learning, Volunteering, and Housing Cooperatives

### Learning

A classic division of modes of learning distinguishes between formal, non-formal, and informal learning. Formal learning usually refers to that which is acquired in the highly institutionalized educational system of schools and universities. Non-formal learning refers to the learning acquired through other organized educational experiences that take place in institutions or settings that have an educational mandate but are outside of the formal education system. This includes a wide spectrum of activities, such as literacy classes, driving lessons, workplace training, cooking courses, Sunday schools, or professional development workshops. Finally, informal learning is often conceptualized as a residual category that includes all the learning that is acquired in society outside of formal and non-formal educational settings.

In our own conceptualization of informal learning, we distinguish between

informal learning as setting and informal learning as process. This is an important distinction, because in the discussions on informal learning they are usually mixed together. Informal learning as setting refers to the place or site in which learning takes place. This is the most common understanding of informal learning, that is, as we just mentioned, the one that takes place outside of formal and non-formal educational settings. Informal learning as process recognizes that informal learning can also occur within formal and non-formal educational settings. A typical example of this is the learning acquired through the 'hidden curriculum' in schools. Another example is the informal learning acquired in non-formal education spaces like workshops and conferences. As we will report later, one of our findings is that much of members' learning comes from the informal interactions that take place in the coffee breaks during workshops and conferences. This suggests that non-formal educational activities can create the conditions in which crucial informal learning can flourish.

Informal learning itself can take different shapes and forms, and a variety of typologies of informal learning have been proposed. For instance, Schugurensky<sup>3</sup> distinguishes between self-directed learning (intentional and conscious), incidental learning (unintentional but conscious) and socialization (unintentional and unconscious). Livingstone<sup>4</sup> distinguishes between informal training, on the one hand, and self-directed or collective informal learning, on the other. Informal learning occurs, for example, "when teachers or mentors take responsibility for instructing others without sustained reference to an intentionally-organized body of knowledge in more incidental and spontaneous learning situations, such as guiding them in acquiring job skills or in community development activities."<sup>5</sup> Self-directed or collective informal learning includes "all other forms of intentional or tacit learning in which we engage either individually or collectively without direct reliance on teacher or an externally-organized curriculum."<sup>6</sup>

A typical way of acquiring informal learning is "by doing it" or "experiential learning." A relevant contribution to the exploration of "learning by doing" has been made by Kolb,<sup>7</sup> who built on previous studies conducted by authors like Dewey,<sup>8</sup> Lewin,<sup>9</sup> and Piaget.<sup>10</sup> Kolb lists six characteristics of experiential learning. First, learning is best conceived as a process, and not in terms of outcomes. Second, learning is a continuous process grounded in experience. Third, learning requires the resolution of conflicts between dialectically opposed modes of adaptation to the world. Fourth, learning is a holistic process. Fifth, learning involves transactions between the person and the environment. Sixth, learning is the process of creating knowledge. In this approach, learning is understood as the process of creating knowledge through the transformation of experience.<sup>11</sup> Kolb's model identifies four sequential phases in an experiential learning process: concrete experience, reflective observation, abstract conceptualization, and active experimentation. Although most participants in our research claimed that they learned

"by doing," we decided not to undertake a psychological study on the learning process in order to test Kolb's phases. Instead, we decided to focus on the content of the learning acquired through volunteer activities, and, to a lesser extent, on the ways in which such learning was acquired.

### Learning and Volunteering

To date, scant attention has been paid by researchers to the learning dimension of volunteer experiences. Although we explore the connection between learning and volunteering in greater depth elsewhere,<sup>12</sup> it is pertinent to note here that learning is not usually mentioned by volunteers as a key motive for volunteering.<sup>13</sup> The opposite tends to be more common. In fact, 81 percent of respondents in the Canadian National Survey on Giving, Volunteering and Participation (NSGVP) pointed out that they volunteered in order to apply their previous learning to a good cause.<sup>14</sup>

When asked about the main benefits from volunteering, learning is rarely mentioned explicitly by volunteers. In a recent study,<sup>15</sup> the two most important benefits reported by volunteers were socializing with others in the group (e.g. gaining personal recognition and respect from others), and the rewards of striving to reach the goals of the organization (e.g. make the community a safer place to live). The low recognition of volunteer informal learning is largely due to the tacit nature of such learning.<sup>16</sup>

Therefore, it is not surprising that learning benefits from volunteer experiences are more likely to be recognized when openly elicited by an interview or a survey. This was the case of the NSGVP, which gave volunteers the possibility of checking "yes" or "no" to a list of possible benefits. A great majority (79 percent) marked interpersonal benefits, followed by communication skills (68 percent), increased knowledge (63 percent), organizational and managerial skills (57 percent), fundraising skills (45 percent), and technical or office skills (33 percent).<sup>17</sup>

### Learning in Housing Cooperatives

Our study was conducted in partnership with the Cooperative Housing Federation of Toronto (CHFT) and the Ontario Region of the Cooperative Housing Federation of Canada. Housing cooperatives adhere to the seven Rochdale cooperative principles: (1) voluntary and open membership; (2) democratic member control; (3) member economic participation; (4) autonomy and independence; (5) education, training, and information; (6) cooperation among cooperatives; and (7) concern for community.<sup>18</sup> These seven principles set the context for the learning acquired by cooperative members, particularly those who volunteer their time in committees and boards.

The functioning of the cooperative depends on the volunteer efforts of members. As Goldblatt<sup>19</sup> states, "The Canadian co-op housing model has emphasized participation, with members being strongly encouraged to volunteer some of their time to assist on formal or informal basis with the co-op's ongoing operations." Cooperative members' sense of

ownership and concomitant political efficacy is at the same time necessary for cooperatives' functioning and a very rich site for their learning. As the CHFT states,

Co-op housing is member controlled housing. The members who live in a co-op are the ones responsible for running the co-op. Each member has a vote and every year members elect a board of directors from the membership. Most co-ops hire staff to do the day-to-day work. Members make the big decisions about how the buildings will be maintained and how the business of the co-op will be managed. Members work together to keep their housing well-managed and affordable.<sup>20</sup>

Simultaneously, housing cooperatives promote a sense of cooperation and of community. The sixth and seventh principles recognize and embrace the diversity of communities outside and within the individual housing cooperative community. A particularly important Rochdale principle for this study is the fifth one. Enshrined in the fifth principle, housing cooperatives promote sharing information, training to develop new skills and knowledge, and learning in a wide range of areas and issues. Indeed, the housing cooperative movement makes use of non-formal educational activities such as regular workshops for board members on a broad range of topics, and the annual national conference of the Cooperative Housing Federation of Canada. For example, one member told us, "when I was training for the board we did workshops on things like accountability, conflict of interest, privacy issues.... So there were quite a few workshops, even things like legal responsibilities, because we deal with things like evictions." In this study, we explored both the learning acquired through these non-formal educational venues and through informal interactions, which are usually not intended for learning.

Housing cooperatives, like many other cooperatives, suffer from what is known in the literature as the "free-rider" problem. As M. Fulton<sup>21</sup> states, "the free-rider problem says that benefits of collective enterprises often accrue to the members regardless of whether they contribute actively to the maintenance of the collective enterprise." For many of the cooperative members in our study, participation and recruiting volunteers was definitely an issue. As one interviewee noted,

If you took participation out of the mix, most of the people in the co-op are nice people socially, pay their rent, and are not causing problems in that way. The problem is participation. Not everyone wants to do that and a lot of people renege on the commitment that they have signed off on.

For many, it was difficult to speak about this without sounding magnanimous about their own volunteering activities or making normative statements about the (usually lower) volunteering activities of others. Many members spoke about the need to find new members who have the "co-op spirit." As one interviewee pointed out, it is important,

that the person really understands; they may not agree with everything, that's OK, but that there is a willingness to dialogue, to understand, or to try to learn about what being a member of a co-op involves.

However, despite the low participation levels that members tended to describe and the free-rider problems that not only can be observed in housing cooperatives but also in other cooperatives and community groups, cooperative structures have strong performance records. Fulton claims that this success is due to the great pains cooperatives take to educate their members. It is precisely the educative elements of housing cooperatives that drive our study.

A particular aspect of learning in housing cooperatives relates to issues of governance and democracy. Following the writings of participatory democracy theorists and educators like Rosseau, Mills, Dewey, and Pateman, it is possible to suggest that one of the best ways to learn democracy is "by doing." Based on the insights of participatory democracy theory, we advance the proposition that active participation in small group democracy has an educative effect: it encourages the capacity for self-governance and group work, facilitates the broadening of perspectives and the disposition towards the common good, generates greater feelings of political efficacy, increases political capital, nurtures the interest for participating in public affairs, and overall contributes to the development of an informed and engaged citizenry. As one member asserted,

Well within the co-op structure it is pretty much expected that you are going to be involved as a member of the community as much as possible for the onset of your being a member. Which is essentially the time when you move into the co-op. So I realized quite quickly that if I didn't get involved in volunteering within the co-op things would not get done. And I have been fairly active in the co-op since the beginning. I have served on a number of committees.

Based on this proposition, one hypothesis that guided our fieldwork was that the educative effect would be particularly evident in the area of self-governance. Housing cooperatives constitute a particularly good setting for self-governance learning, because the decisions made by boards and committees have a significant impact on the daily lives of members.<sup>22</sup> They regularly engage in decision-making in a wide variety of issues, ranging from setting the monthly housing charge (e.g. cooperative fee) to the selection of new members, to hiring a cooperative manager or to establishing bylaws related to pets. A related hypothesis was that these processes help participants to develop and refine important democratic values and attitudes like listening to others, clarifying personal values and the values of others, considering the merits of different options, becoming more sensitive to diversity and social justice issues, and self-confidence. They also help participants to develop a variety of political skills, from leadership to community building skills. Prior confirmations of this hypothesis have been found in studies on participatory budgets in Latin America<sup>23</sup> and in studies on housing cooperatives.<sup>24</sup>

While we focused on the contribution of mini-democracies to the development of more democratic individuals, communities, and processes, we also acknowledge that "real mini-democracies" have problematic processes and dynamics, as they often reflect issues of power and unequal opportunities present in larger society. We also explored this in our study.

### The Study: Methodology and Sample

The housing cooperatives that were part of our study reflected a wide variety of population groups. While some of the housing units are subsidized through various government programs (the most common being rent-geared-to-income), there are also many units that are rented at "market rates." The result is a series of "mini-democracies" that see an astonishing diversity of not only income levels, but also of race and ethnicity, sexual orientation, age, ability, etc. One of the central arguments of this paper is that one of the predominant ways that cooperative members, and indeed the cooperative movement as a whole learns, is from each other in all of their diversity.

Although housing cooperative members who sit on boards and committees do not tend to label what they do as volunteer work, we conceptualize it as such because it falls within the common definition of work that is freely chosen, unremunerated, and of some benefit to the community. Our fieldwork was carried out in Toronto, with the assistance of the Cooperative Housing Federation of Toronto (CHFT). A preliminary interview guide was designed collaboratively with the CHFT. It was subsequently modified after a focus group with experienced cooperative board and committee members and through pilot interviews. The sample includes 40 cooperative members (23 women and 17 men).

While we were diligent about recruiting participants representing the diversity of housing cooperative movement, we were limited to those who volunteered in committees and boards, as well as those who would come to an interview. Interestingly, our sample included one-third retirees. In comparison to the Toronto population, this is significantly higher. According to the latest Census there are approximately 338,000 people in Toronto over the age of 65, representing 14 percent of the city's total population.<sup>25</sup> This is not entirely surprising, as retirees have more disposable time both to volunteer and to participate in interview sessions.

The formal education levels of our sample were significantly higher than that of the general population of Toronto. According to the 2001 census, for the general population of Toronto (age range 20-64), 82 percent have completed high school, 25 percent have completed a community college/tech program and 31 percent hold a university degree.<sup>26</sup> Among our participants, all had completed high school, 75 percent have completed a community college/technology program, and 43 percent hold a university degree. The relatively high level of formal

education of housing cooperative volunteers is likely related to the fact that over 80 percent of volunteers in Canada have post secondary education.<sup>27</sup>

In the pilot interviews we started with open-ended questions soliciting members' views on their learning about self-governance issues. Given the elusive and tacit nature of informal learning, this strategy was proven largely insufficient to stir up memories and recall past experiences. In order to elicit responses, we then suggested 10 possible themes of learning and change and invited members to speak about them. We also kept an open-ended question for additional themes that were not considered among the original 10. This strategy proved very fruitful in assessing the type and the intensity of learning, and in retrieving stories that helped to illustrate statements. Moreover, as cooperative members began to think about their learning regarding those 10 themes, they also managed to retrieve other themes, to the extent that through small increments at the end of the 40 interviews we had built an inventory of 32 themes of learning in housing cooperatives.

Since we were interested not only in the type of learning acquired, but also in the intensity for each specific learning theme, we asked members to rank their knowledge, skills, and attitudes on a five-point scale twice: before beginning volunteer work and today, at the time of the interview. If a change had occurred, we asked them to elaborate on the learning experience, clarifying the role of the cooperative experience in the process and to elaborate on the learning experience. While it can be argued that self-assessments lack the rigor of more "objective" evaluations of learning conducted through pre and post tests, members' reflections on their learning provide valuable data about the impact of their experiences in the housing cooperative. Moreover, we hope that this emerging information is further complemented by other studies using different methodological strategies. In any case, we found that asking members to rank themselves was a good way to elicit their tacit learning.<sup>28</sup>

In fact, many respondents commented that they had not realized the breadth and depth of their learning from cooperatives until the moment of the interview. We also solicited members to provide information about the different ways by which learning was acquired. Again, because of the tacit nature of the information, we supplied the members with a few suggestions. We asked them to rank each process as low, medium, high or not applicable with respect to the impact each way had on them. Members then commented and expanded on their experiences in relation to these different learning avenues.

### Findings

#### *Areas of Learning*

For the purpose of analysis, we grouped the 32 learning themes mentioned by members into six areas: self-governance; management; leadership; attitudes and values;

political efficacy; and other competencies. In the next six sections, we will address the specific learning themes that relate to each of these areas. We recognize that our groupings are arbitrary, in the sense that some themes could fit in more than one area. However, a different arrangement of themes and areas would not significantly alter the nature of the findings. For the purposes of data reporting, we collapsed the 5-point scale in three levels of learning and change: low (1 and 2), medium (3), and high (4 and 5).

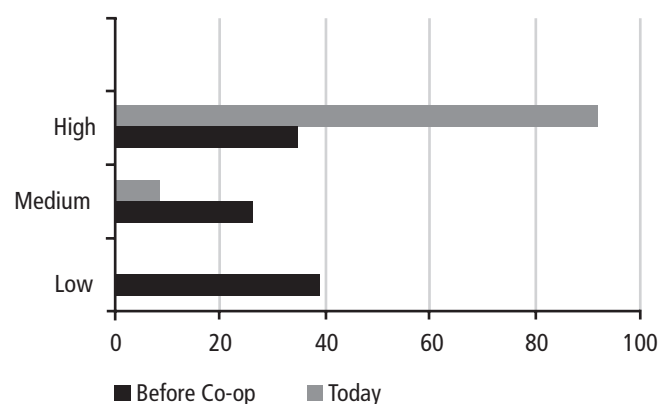
### Self-Governance

This area includes five themes that relate to deliberation and decision-making: a) social and interpersonal skills; b) accountability, responsibility, and transparency; c) public speaking, communication skills, and language; d) listening and interpreting; and e) diplomacy, conflict resolution, and consensus building. Housing cooperatives nurture self-governance skills because of the diversity of people represented and the strong relationships formed between people living together. These factors are compounded when members volunteer in committees and boards, which deal with self-governance dilemmas more often than not. For example here a member states,

There is always dissention in the ranks. There is always when you have “true democracy,” you always hear different voices and don’t see eye to eye. Don’t have one uniform way of doing things. Sort of like learning how to get everybody to feel that a) their voice is being heard, b) that their needs are being met. That is huge and really tough. We really strive, and it is a struggle, and it is for everybody, because there are times when you feel completely frustrated, you can be very diplomatic or not.

Through the interviews, members reported that their learning about self-governance was dramatic. Only one third reported having high self-governance skills when they started volunteering. Among the rest, 40 percent ranked themselves as low, and 25 percent as medium. Today, nine out of 10 (92 percent) rated their current level of self-governance skills as high. In other words, while only a minority felt prepared to work effectively in self-governance bodies at the beginning of their terms, today that proportion tripled.

**Figure 1: Changes in Self-Governance Competencies Reported by Participants**



Several members noted that before moving to a cooperative they did not have any real opportunity or need to engage in collective decision-making through consensus building. One of them made a comparison with past volunteer experiences, pointing out that the homogeneity of the group and the characteristics of the process provided scarce avenues to nurture self-governance skills. “Prior to living in the housing co-op, there wasn’t much need for consensus building. As an activist in an activist group, we were already all on the same side. We didn’t need to build consensus really.” In the housing cooperative, however, the heterogeneity of the groups and the need to make decisions together urge members to quickly develop consensus-building skills. This also involves listening skills (e.g. “allowing people to finish talking before making up my mind about their argument”) as well as interpretation skills. This means being able, first, to interpret what another member is trying to say, which requires an open attitude, and second, to relate the argument to the context and to previous interactions with that member.

Indeed, members reflected on the peculiar challenges and opportunities that arise from the fact that the different governance processes take place with neighbors they know quite well. On the one hand, it is easier because “knowing people in the co-op, you know if they are meaning to sound horrible or if they are just not expressing themselves well.” On the other hand, as another member commented, an effort must be made to avoid board work “getting personal.”

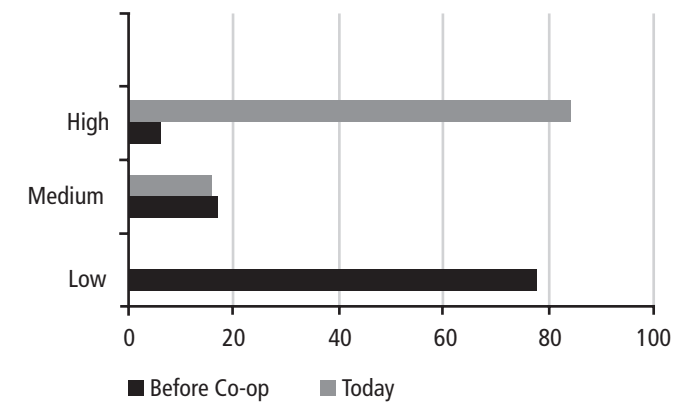
In summary, the data suggests that members’ engagement in deliberation and decision-making processes with neighbors is an excellent way to learn about the different skills related to effective self-governance.

### Housing Cooperative Management

In order for members to work effectively in boards and committees, they need to develop certain skills and knowledge that are necessary for the management and daily running of a residential unit. The area housing cooperative management comprises four themes: a) regulations, bylaws, and building codes; b) maintenance, repairs, and construction; c) staff liaisons; and d) member selection, education, and support. Self-perception of learning was significant. Whereas over three quarters (77 percent) of respondents stated that they had a low level of understanding of cooperative housing skills and knowledge before their volunteer work in the cooperative, 85 percent ranked themselves as high today. As a veteran member noted,

Most people who come to the co-op have never been managers before, have never fired or hired staff, never been involved in repairs, etc. They don’t have the people skills to be an employer. It is a great learning curve for everyone.

**Figure 2: Changes in Cooperative Housing Management Abilities Reported by Participants**

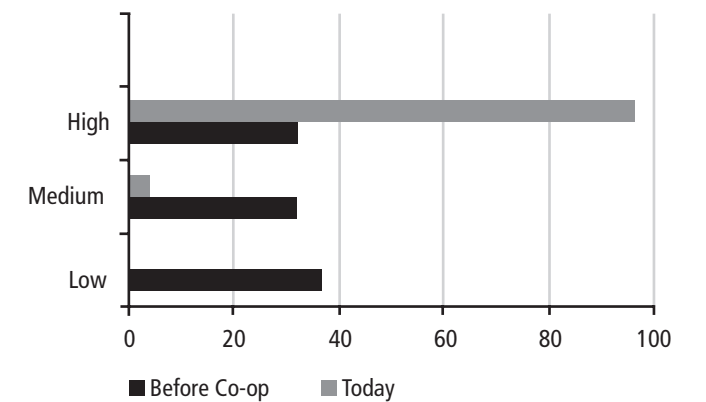


This was the area of learning with the greatest relationship between non-formal education (e.g. orientation courses, workshops, and conference sessions) and informal, experiential learning (particularly learning acquired by working with paid staff). Some of this learning was transferred effectively to other settings, including the labor market. For instance, a young member reported that “learning about staff and staff liaisons has helped me now in the job that I am in: how to deal with staff, how staff deals with members.” Another member mentioned that this learning allowed him to act as a consultant for a new condominium development that was stalled in writing its bylaws. The learning also helped members to demystify internal policies, which are sometimes seen as the product of autocratic management, and not the result of democratic collective processes. As one interviewee recalled, “I always thought that someone just put the bylaws together. It never occurred to me that we could come together to put them together.” This comment also speaks to the development of internal political efficacy, a topic we address below.

### Leadership

This area includes three themes: a) managerial and organizational skills; b) mentoring; and c) coordination and treatment of volunteers.<sup>29</sup> The majority of interviewees (68 percent) reported that they started with low or medium leadership skills, and after participating in various cooperative activities 96 percent ranked themselves as having high leadership skills. Many mentioned that learning leadership skills took place in a context of equality among peers, that members took different leadership roles, and that the concern for the common good was of foremost consideration in every process. As one member stated, “We were on a team, so it was teamwork mostly.” This emphasis on rotational leadership and democratic processes can be explained by the collaborative spirit that permeates the ethos of housing cooperatives.

**Figure 3: Changes in Leadership Skills Reported by Participants**



The regular rotation of committee and board members led us to expect some degree of mentoring of new members by more experienced ones, and also of incoming leaders by outgoing ones. We found that while some members were very clear about the importance of mentoring (e.g. “when people had certain skills encouraging them to use them, even if they aren’t aware that they possess those skills”), others had not thought about its importance prior to the interview. It seems that mentoring is an area in which the housing cooperative movement could work deliberately to nurture more learning opportunities and more sustained learning conditions. A potential exists for more productive relationships between non-formal learning about mentoring through workshops or courses, and informal learning through regular mentoring processes.

### Democratic Attitudes and Values

The interviews revealed that members acquired more than skills and knowledge through their involvement in committees and boards. Changes in attitudes and values include four themes: a) cooperative principles, values and philosophy; b) concern for the common good c) multiculturalism, respect for diversity and openness; and d) an increased interest in international issues. On the first theme, an overwhelming majority pointed out that they originally moved into cooperatives exclusively for affordability reasons. However, everyone but two stated they were planning to continue living in their cooperative because they had found community and were committed to the cooperative principles:

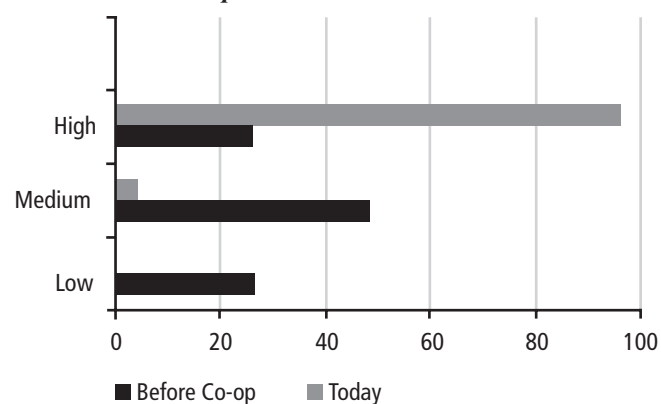
My co-op is like a small community. I think of (her co-op) as my community. So that is why I moved in, because of the community, people are friendly, people help each other, fight with each other, mourn with each other, celebrate with each other, get pissed off with each other—anything that can happen in a community, can happen in a co-op.

Therefore, while many members' initial motivation for moving into a cooperative was financial, central reasons for continuing to live in the cooperative are the cooperative principles, as well as the sense of community. One member suggested that these principles form an ideology grounded in mutuality, respect, participation, and learning. Although members seldom made direct references to the seven Rochdale principles of the cooperative movement, their reflections on attitudes and values echo them. They mentioned that involvement in committees and boards played a key role in the acquisition and refinement of attitudes and values and facilitated a shift from self-interest to a concern for the common good. As one member put it, "There is no point having a co-op unless you can also be concerned about other people's welfare." Most of the learning about attitudes and values contributed to members' overall ability to participate in the cooperative's self-governance.

Another change in attitude worth mentioning is that around ownership. Many respondents noted that they acted differently here than in rental housing because in the cooperative they were part owners. Rather than leaving garbage in the hallway, they are now more inclined to pick it up because keeping up the buildings will ultimately result in lower housing charges for everyone. Some members reported that this opportunity allowed them to revisit their own prejudices and attitudes (e.g. sexist, racist, homophobic attitudes) and observed that they experienced positive changes in this regard. They added that the work in committees and boards allowed them to meet different people, and that they became more tolerant, open, and respectful of diversity. Finally, several interviewees commented that by working with people from other parts of the world in committees and boards, they became more curious about cultural, historical, social and political issues of other countries, sparking an interest for—and sometimes an active engagement in—international issues. An increased understanding, respect and openness regarding diversity is expressed in this member's quote:

I think living in a city like Toronto, it is somewhat inherent for a Torontonians to understand these issues to some degree, but living in the co-op because again you are living so closely with your neighbors and you do see a lot of different skin colors, and hear a lot of different languages, and we have had people from every imaginable walk of life—from income, to race, to creed, to sexuality, to religion you name it. I had been exposed to a lot of different types of people in living in the co-op. And that is a really good thing. A total learning experience, again not all of it has been pleasant and easy. But it has been a good learning experience. I have mellowed. I have become more tolerant, more inclusive in my thinking. That has been a big part of my development in the co-op.

**Figure 4: Changes in Attitudes and Values Reported by Participants**

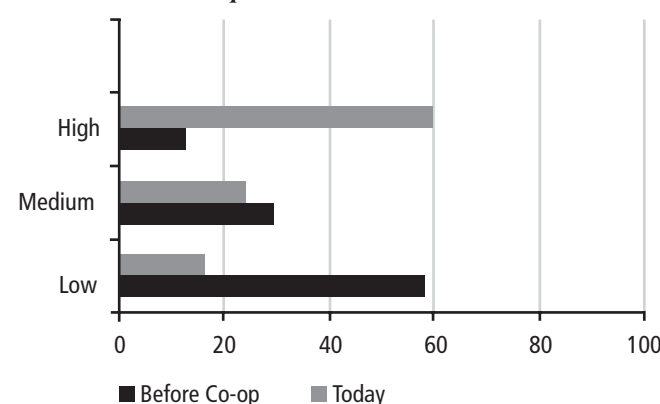


**Political Efficacy**

Political efficacy, understood as the confidence to influence political decisions, is a construct derived from four themes solicited through the interviews: a) self-esteem and self-confidence; b) contacts with politicians and elected representatives; c) political interest and knowledge; and d) civic and political engagement. Interestingly enough, out of the six areas, political efficacy was the one in which members experienced the least amount of increase. Whereas almost 60 percent reported having low political efficacy before joining committees and boards, 60 percent ranked themselves with high political efficacy at the time of the interview. This means that 40 percent perceived themselves as having either low (16 percent) or medium (24 percent) political efficacy today. However, a qualitative analysis of the interviews indicates that increases in internal political efficacy (that is, within the housing cooperative) were much larger than increases in external political efficacy (at the societal level). As one member noted, "I never had that opportunity before to know what I could do." This statement on internal political efficacy was reiterated, albeit in different formulations, by several members. For instance, another interviewee said: "I know more about how decisions get made, how things get run. If I felt strongly about the need for a new bylaw, I would know how to make a difference." Comments about external political efficacy were less frequent and not as clearly stated though there is evidence that some members had increases in this area too. One member, highlighting the development of both internal and external political efficacy, made the following comments:

...and the biggest thing that I learned was that there is nothing to be afraid of. You may have to go after them a few times, whether it is the politicians, or your own board of directors. But you keep hammering away and eventually they get tired of doing it and they are going to start listening to you... or they will call security!

**Figure 5: Changes in Political Efficacy Reported by Participants**



Issues of political efficacy were also apparent in comments about the need to influence not only decisions within the housing cooperative, but in broader contexts. As one participant observed,

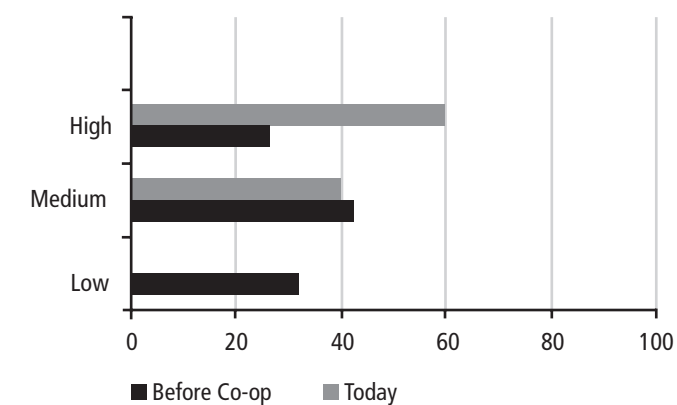
even as an entire group we aren't on our own. We have to think of bigger and bigger communities. How do we take what [our] co-op is doing and apply that to what St. Lawrence neighborhood is doing, and apply that to Toronto, to Ontario, to Canada. But at the same time we also learn how we can help ourselves because of what these other parts of communities are doing. It's a back and forth thing.

**Other Competencies**

In addition to learning acquired in relation to self-governance, housing cooperatives, and leadership, members reported a variety of skills and knowledge gained in other areas as well. This learning was often of an instrumental nature, in the sense that it has a close connection to specific tasks. The breadth of learning acquired through committee and board work was impressive. Examples provided by interviews include skills and knowledge in areas like finances and budgeting; office management and clerical skills; document writing and newsletter production; computer skills; gardening; language skills; and research skills. One of the most frequent references was to computer learning. Several interviewees noted that their committee and board tasks helped them to develop and improve their computer skills. As one member recalled, "I had never used a computer until I came here. I got to use it in the housing co-op because everything had to be in writing before you could say something and it would be accepted." Others made references to finances. "I find working with the finance committee, with my background not in economics and not being a numbers person, I am learning through the co-op." Another significant source of 'learning by doing' was pointed out by many members of the gardening committee. "It is the perfect committee because we have no meetings. The people who are on the gardening committee work on the garden in the summer. So there are no rules, no meetings, just real work." The garden committee is one reflection of members' need to 'get their hands dirty.' This form of learning is highly

experiential and a primary way many members gained knowledge and skills. Another member, a Latin American immigrant, explained that the committee work provides her with a unique opportunity to improve her second language skills: "At home we don't speak English, and at my work [as a beautician] I barely speak with my clients, so the committee is one of the only chances I have to practice English."

**Figure 6: Changes in Other Competencies Reported by Participants**



**Ways of Learning**

We now turn our attention to the different ways in which members reported having learned the content of the above six areas. In the interviews, we asked each member to talk about the different ways in which they learned, and also to rank them according to their level of importance or intensity (low, medium, or high). As in the area of content, we suggested a list of possible "ways" or "sources" of learning, including conferences, workshops, face-to-face interactions, e-mail, Internet, observing others, mentoring, and "experiential learning" ("by doing it"). We also invited them to add any other methods, ways, or strategies through which they learned in their volunteer work in housing cooperatives. During the interviews, it became clear that in the "real world" the categories that we proposed were not cut and dry. Indeed, in many cases members discussed the overlapping nature of the "ways of learning" suggested. For example, the category "mentoring" easily blends into "observing" and/or "learning by doing it."

In order to present the data, we organized the sources of learning in several categories: conferences, workshops, materials, mentorship, face-to-face, networking, and "experiential learning," a diffuse category that was often referred to as "learning by doing." Generally speaking, the first four gravitate toward the non-formal learning of the continuum, while the remaining three can be placed in the informal learning side of the continuum. At the non-formal side of the continuum, we can find structures, procedures, dates and times, codified text, and a certain degree of

planning and control over the teaching/learning process. At the informal side of the continuum, we can find learning experiences that are often unintentional and unconscious, but nonetheless provide a rich source of skills, knowledge, values, and attitudes. Members usually acknowledged the importance of all sites and ways of learning, and some made the point that they need to see themselves as subjects—and not objects—of the learning process:

I think that all of these things listed here are really important. Many of which are structured and organized by either the co-op or the federation, but I also think that keeping your eyes open, being aware of what is going on in the co-op is a huge part of the process.

### **Conferences**

Many interviewees referred to conferences as a high source of learning. A particularly important conference frequently pointed out was the annual national conference of housing cooperatives. In these annual conferences they represented their cooperative and had the opportunity to interact with other cooperative members from across Canada. In terms of learning, this conference serves a double purpose: learning new things from other cooperative members, as well as learning the similarities and differences between what is done in their own cooperative and in other cooperatives. The latter can help to reassure delegates that they are “on the right track.” In the words of one interviewee,

...at the ‘National’ you learn about the other people’s experience and you sometimes confirm stuff that you are doing was OK or you find out that you are totally missing the mark.

The data revealed that fewer women than men commented on the conferences as a high source of learning. We don’t have yet a clear explanation for this, but it certainly raises questions that will be worth pursuing in the upcoming focus groups. For instance, are fewer women than men going to the all expenses paid annual national conference? If so, why is this the case? Are there systemic barriers in place that bar them from participating, such as lack of daycare or the ability to take time off? This topic merits further investigation.

### **Workshops**

Almost all interviewees had taken at least one workshop during their tenure at the housing cooperative, and a large percentage of them (about 85 percent) referred to workshops as a high source of learning. This suggests that nonformal learning in housing cooperatives is not only popular but can be used as an effective learning method for members’ education and participation. Some workshops take place in the same housing cooperative setting, while others are held in outside locations.

Workshops are open to everyone and deal with a great variety of issues including conflict resolution, diversity issues, budgeting, or how to be a board member. Interviewees’ comments on workshops were mixed. Some mentioned that workshops were their primary source of

learning, and that they were extremely helpful to understand certain issues in the cooperative, as well as in providing skills to solve specific problems. A minority, however, expressed that the workshops were not helpful to them. In between these two groups were those who expressed a mixed feeling, noting that workshops seemed useful at the moment of taking them but not as much afterward. As one interviewee pointed out, “in the workshops you learn lots of neat ideas and you think it may work but once you go home you forget everything.”

This raises concerns about workshops, especially in relation to the discontinuity of the learning and its relevance to address concrete problems in the housing cooperative. Sometimes this connection is not evident at the moment of the workshop, but suddenly becomes clear later on. Another interviewee explained this as follows:

Sitting in a study group or a workshop can touch on some of the things that you haven’t experienced, but eventually it all connects. Sometimes you sit in a workshop and wonder why am I here? Two months down the road, aha! It does work! Or, now I know what they were talking about.

As the above quote suggests, this connection may be established in a serendipitous way. However, leaving it to chance is risky, because a great deal of energy and resources are channeled into workshops. Thus, it is important for the housing cooperative movement to develop appropriate strategies to ensure a closer relationship between the learning acquired in different workshops, on the one hand, and their application to the reality of housing cooperatives, on the other. Greater attention could be paid to the “reflective observation” and “abstract conceptualization” stages of Kolb’s experiential learning theory.

### **Materials**

Although to a lesser extent than conferences and workshops, materials (or mediating tools) were frequently mentioned as important sources of learning. Two types of materials were described in the interviews: printed materials—manuals, newsletters, newspapers, bylaws, rules and regulations, and the like—and electronic materials—predominantly e-mail and the Internet.

About half of the interviewees attributed to printed materials a medium intensity in terms of their impact on their learning. It was clear in the interviews that some members prefer to gain information through reading, while other prefer oral communication. Indeed, on one end of the spectrum, one interviewee asserted that one evening “I went home and read my manual cover to cover.” On the other end, another member, discussing the manuals produced by CHFT and CHFC, declared that reading was not particularly an appealing activity: “I am not really into the reading thing. I would rather hear it.” In between these two approaches, another member put them in perspective, noting that printed materials are a necessary but not a sufficient condition for learning about housing cooperatives:

There are quite a few printed materials by CHFT and CHFC. There is a bookshop to CHFT. All very helpful. Of course reading books isn’t going to give you the full experience.

In regards to electronic materials, about 75 percent of the interviewees reported that they had a low use (or no use at all) of e-mail or the Internet for learning.<sup>30</sup> Indeed, throughout the interviews, cooperative housing members rarely thought of the Internet and e-mail as places of learning for them. One, when asked about the Internet as a learning source, responded with surprise: “Over the Internet, I hadn’t thought of that. I am always in contact with people.” At the same time, several interviewees mentioned that the housing cooperatives’ websites are important spaces for sharing information among cooperative members and for building a sense of community. Members positively commented on the website of the national federation (CHFC).

The national organization has a very good website. There is a lot of good stuff in there from other co-ops in the country-sharing information, and sharing problems and solutions.

Overall, members highlighted the importance of good printed and electronic materials to assist them to gain valuable knowledge for the performance of their duties in committees and boards.

### **Mentorship**

About 50 percent of the interviewees ranked mentoring interactions as a high source of learning. Mentorship is a relationship that sometimes can be planned and explicit, but sometimes can be more informal and implicit. In the context of the housing cooperatives, interviewees talked about two main types of mentoring depending on the characteristics of the mentor. On the one hand, there were references to peer-to-peer (or member to member) mentoring. On the other, there were comments about mentoring from staff.

Peer-to-peer mentoring sometimes implies an intense relationship of nurturing and commitment, often with a clear difference in age or experience between the two members. One young woman, for instance, referred to her mentor not as somebody who taught her one particular skill at one particular point in time, but as somebody who fostered a long-term, caring, and nurturing relationship. This young woman referred to her mentor as someone who took care of her beyond the call of duty: “One of the women in our townhouses has always looked after me. She’s taken me under her wing.” This type of mentoring relationship has great merit in the cooperative housing system because it bridges different generations, allows for the transfer of knowledge and the building of new skills, and forms the “glue” for community building.

Many members also described important learning through a mentor-apprentice relationship with staff. For instance, some interviewees reported having learned a lot from the building manager. There were regular references to the development of a strong connection between cooperative

volunteers and staff. There were also references to the CHFT staff. For example one member found a mentor and support in a CHFT staff member, “I said I don’t know enough about it on a national level. I need to learn how to speak better, and I got to learn how to not cry in public. So I asked him for some mentoring.” Sometimes the relationship between members and staff was strong enough that they were often friends.

In both cases of mentorship (that is, peers or staff acting as mentors), cooperative members reported that they had the opportunity to learn valuable things through the help of specific and knowledgeable individuals who they felt often they had built a relationship with. However, in neither case were the mentorship-apprenticeship relationships formalized through cooperative structures or procedures. Instead, they predominantly remain an informal implementation of cooperative values and principles.

A third case of mentorship, different from the previous two, was also identified. When talking about attending workshops downtown, some members from a Scarborough housing cooperative noted that the learning was much higher when “the workshop came to us.” They were referring particularly to cases in which “the downtown people” (i.e. CHFT staff and/or “experts”) came to the cooperative on a regular basis to address a specific issue of concern to members. It was mentioned that in such situations the workshop facilitators (sometimes experienced cooperative members in leadership positions, sometimes people with a particular expertise) were more able to make the content more relevant to the needs and interests of the housing cooperative members. Admittedly, this case of mentorship is borderline with consulting.

Given the importance and the potential of these kinds of relationships, it would be interesting for the housing cooperative movement to encourage the three types of mentoring connections. This includes nurturing informal mentoring connections, as well as designing and implementing permanent programs that promote mentoring as a ways of learning, volunteering, and participating in cooperative life.

### **Face-to-Face Interactions**

“Face-to-face conversation when you are discussing it with other people who have been there so to speak, or have information on specific areas that you haven’t run into before.” This member’s experience speaks volumes. Face-to-face interactions were perceived by many as significant source of learning. Indeed, about three out of four interviewees (75 percent) identified face-to-face interactions as a high intensity way of learning. In discussing issues related to cooperative housing governance, one member observed that casual face-to-face interactions provide very good opportunities for learning, but also to solve together unexpected problems that come up. Face-to-face interactions also help to create relationships of mutual trust, which are important for asking candid questions and in general for any

good learning environment. Both women and men declared that they use face-to-face interactions with people on a regular basis to discuss issues and obtain information. This form of face-to-face dialogue is crucial for the effective running of housing cooperatives. References to learning through face-to-face interactions were not exclusively restricted to oral communication but also to observing others perform a particular task, be it moderating a meeting, fixing a plumbing problem, or gardening. In fact, about 60 percent of respondents ranked observing others as a high intensity way of learning. One woman explained the pedagogical power of observation in these terms:

I have got to see them do it; they have got to show me a couple of times and then I am right into it. I am much better being shown rather than giving me something to read.

### **Networking**

Networking was not a category that we suggested a priori to the housing cooperative members. Instead, it emerged from the interviews themselves. Some members mentioned that through the volunteer work in committees and boards they learned basic networking skills or further polished existing ones. Some talked about learning certain diplomatic skills that are deemed important to engage in small group democracies, and others noted that the networking skills acquired in the housing cooperative were later put to use in other contexts. While many comments regarding learning through networking were similar to the ones made in relation to face-to-face interactions and observing others, a slight difference was noted in the sense that networking comments alluded to an additional element—one of small ‘p’ political savvy. Networking was at the same time a learning outcome and a way of learning. Comments on networking also made reference to understanding issues of representation and self-confidence. As one member observed, “You have to remember each time that you are talking to someone, that you are not just a member or Mr. Joe Blow, but that you are representing the board.”

The data from the interviews suggest that networking itself allowed members to gain knowledge and skills in a variety of areas. Among them were connecting with others effectively, learning how to ‘work a room,’ building alliances, putting ideas in motion, and a general understanding of what to say, to whom, and at what time.

### **Experiential learning (“learning by doing it”)**

Last but not least, there were frequent mentions throughout the interview process to the notion of experiential learning, which was usually referred to as “learning by doing.” About six out of 10 interviewees (63 percent) identified learning by doing as a high source of learning. One member stated, “The whole system is volunteer. So I learned a lot by doing it.” When they elaborated on their ways of learning, the experiences of learning by doing were passionately illustrated with colorful, vivid descriptions, emphasizing how significant this way of learning is for

cooperative members. One member ranked this way of learning as the most powerful of all: “Nothing beats doing it.”

The examples of experiential learning methods that members described often emphasized the connection between the voluntary nature of their work and their experiential learning. As one interviewee noted, “We are all volunteers. The whole system is volunteer. So I learned a lot by doing it.” Indeed, “learning by doing” allowed members to guide themselves through the activity, learning as they go about what works, what doesn’t work, and what should be done. Often the members are thrown into the situation to learn on their own. This fosters a strong sense of autonomy marking their own learning style and learning from their own mistakes:

How did I learn? By screwing up. By making so many mistakes. By saying the wrong thing. By being blasted by the membership.... I learned by doing it: some of it right, lots of it wrong.

In other words, for many interviewees learning by doing constitutes a “trial and error” system in which the learner is constantly attentive to mistakes in order to avoid repeating them in the future. When this ‘learning from mistakes’ becomes a collective activity, the impact is much greater. One member illustrated this point with the example of a meeting: “When there is a bad meeting, we often look at what went wrong and what we can do different to develop a more positive tone.”

Because of the amorphous nature of learning by doing, members also expressed a sense of not really knowing where the knowledge or skills came from. Experiential learning is often unintentional and tacit, and therefore it was difficult for members to tap into the exact ways by which they learned a particular skill. One member captured this issue with the following expression “I have learned everything at CHFT basically through osmosis.”

### **Conclusions**

1. This study explored the learning acquired by members of housing cooperatives who perform volunteer work in committees and boards. Special attention was paid to the content of the learning, and to the processes of learning acquisition. We conducted in-depth interviews with 40 housing cooperative members in Toronto and organized a focus group.
2. The breadth and depth of the learning acquired by members from participation in cooperative boards and committees is significant. We identified 32 learning themes, which were grouped in 6 areas: self-governance; management; leadership; attitudes and values; political efficacy; and other competencies.
3. The intensity of learning is lower among participants in single committees, and higher among participants in multiple committees and in boards.

4. Meaningful changes in knowledge, skills, values and attitudes were reported in a variety of themes and areas. The area with the least degree of change observed was political efficacy (understood as the confidence to influence political decisions). Increases in internal political efficacy were more noticeable than at the external level. Many members noted that they were engaged in ways that they had rarely been prior to moving to a cooperative.
5. We identified seven ‘ways’ or sources of learning, which represent a continuum from non-formal to informal settings: conferences; workshops; face-to-face interactions; e-mail; Internet; observing others; mentoring; and experiential learning.
6. We found that implementing all seven ways of learning is vital to the housing cooperative movement. Members of housing cooperatives are diverse in background and in needs. Thus actively fostering the many ways by which members learn will further hone the learning of knowledge, skills, and attitudes necessary for mini-democracies, as well as encourage the continuous participation of member volunteers in the management and running of their housing cooperative.
7. In relation to nonformal education (workshops provided by the regional cooperative association, national and regional conferences, etc.) there was a general agreement among participants about their relevance and usefulness. Nonformal education initiatives dealing with the nuts and bolts of operational issues such as member selection, board operations, or conflict resolution were regarded by many as particularly useful. Several members, though, raised issues related to the continuity and relevance of the learning experience through conferences and workshops noted that nonformal education was more effective when it took place on site, and was directly connected with pressing issues affecting the cooperative.
8. Learning through the use of printed and electronic materials was not particularly significant or intense, although members noted the importance of good printed materials. Learning via information and communication technologies (ICTs) was not widespread among members, though the website of cooperative housing federation was praised and was mentioned as a regular source of information by several interviewees.
9. A great deal of the informal learning acquired by housing cooperative members was tacit and unconscious, but the interviews elicited it and made it explicit. The interview process helped members to retrieve a variety of learning experiences. It also helped them to name the learning and to encourage reflection on it. Indeed, a key point of experiential learning and activity theory is the centrality

of reflection in the learning process. One of the challenges in our interviews and focus groups was precisely to find ways to make this tacit learning explicit and to give members a chance to reflect on it.

10. Despite the informal and incidental character of most of the learning, it was clear that this learning influenced the financial and organizational “success” of cooperatives and provided both the lubricant for community involvement and that feeling of belonging that so many members welcome, hone, and enjoy.
11. Housing cooperatives constitute a propitious milieu to learn the skills, attitudes, values, and behaviors necessary for the practice of democracy. At least two reasons account for this. First, these communities, and the social movement they collectively create, have an ethos of democratic values and principles. Secondly, the practice of democracy takes place in a small-scale community in which most people know each other relatively well.<sup>31</sup> Furthermore, the democratic learning and the political efficacy acquired through participation in committees and boards has propelled some housing cooperative members to take active leadership roles in the cooperative movement and even in broader political initiatives.
12. Overall, the predominant way of learning experienced by housing cooperative members is what we can call “learning from each other.” We found in this study that the housing cooperative movement provides a great variety of non-formal and informal learning opportunities for its members. Interestingly enough, this often goes unnoticed not only to outsiders, but also to cooperative members themselves.

### **Recommendations**

1. We suggest strengthening non-formal educational opportunities such as workshops or conference sessions to create the conditions in which members’ informal learning can flourish. Strengthening non-formal educational opportunities could include, as we observed before, developing appropriate strategies to better relate the learning acquired in different workshops and conferences, on the one hand, and their application to the reality of housing cooperatives, on the other. Part of this could be achieved through the design and implementation of workshops on-site that clearly address urgent issues of concern in a particular housing cooperative or group of housing cooperatives. Additionally, more sessions on mentoring and cooperative leadership could be developed so that experienced board and committee members could nurture the incoming generation of volunteers.

2. Housing cooperatives could highlight learning as a direct benefit that arises from volunteering on boards and committees. Making this more explicit could aid in curriculum development and could strengthen housing cooperatives' existing volunteer recruitment strategies. This could also help to make boards and committees even more inclusive than they are today. In a group as diverse as housing cooperative members, it is important to provide a wide range of ways people can engage in learning processes. It is also important to provide opportunities for members to identify and to value their informal learning experiences, to reflect on them, to share the lessons of those experiences with other members, and to use those lessons to improve the collective welfare of the housing cooperative and the cooperative movement as a whole.

<sup>1</sup> Livingstone, D. W. (1999). *Exploring the icebergs of adult learning: Findings of the first Canadian survey of informal learning practices*. Retrieved December 5, 2002, from <http://www.oise.utoronto.ca/depts/sese/csew/nall/res/10exploring.htm>; Livingstone, D. W. (2001). Worker Control as the Missing Link: Relations between Paid/Unpaid Work and Work-Related Learning. *Journal of Workplace Learning*, 13(7-8), 308-317.

<sup>2</sup> The three case studies are volunteer learning in housing cooperatives, volunteer learning in community development, and volunteer learning among recent immigrants who need to gain 'Canadian experience.' The three cases are part of a larger research on informal learning and work coordinated by the Work and Lifelong Learning network (WALL).

<sup>3</sup> Schugurensky, D. (2000). *The forms of informal learning. Towards a conceptualization of the field*. Working Paper 19-2000. Presented at the New Approaches for Lifelong Learning (NALL) Fourth Annual Conference, October 6-8. Retrieved May 10, 2004 from [www.oise.utoronto.ca/depts/sese/csew/nall/res/19formsofinformal.htm](http://www.oise.utoronto.ca/depts/sese/csew/nall/res/19formsofinformal.htm)

<sup>4</sup> Livingstone, D. W. (2006). Informal learning: conceptual distinctions and preliminary findings. In Z. Bekerman, N. Burbules & D. Silberman (Eds.), *Learning in hidden places: The informal education reader*. New York: Peter Lang; Livingstone, D. W. (1999).

<sup>5</sup> Livingstone (1999), page 2.

<sup>6</sup> Ibid.

<sup>7</sup> Kolb, D. A. (1984). *Experiential learning*. Englewood Cliffs, NJ: Prentice Hall.

<sup>8</sup> Dewey, J. (1938). *Human nature and conduct: an introduction to social psychology*. New York: Holt.

<sup>9</sup> Lewin, K. (1951). *Field theory in social science; Selected theoretical papers*. New York: Harper & Row.

<sup>10</sup> Piaget, J. (1970). *Structuralism*. New York: Basic Books.

<sup>11</sup> Kolb (1984), pp. 25-38.

<sup>12</sup> Schugurensky, D., & Mündel, K. (2004). Volunteer Work and Learning: Hidden Dimensions of Labour Force Training. In K. Leithwood, D. W. Livingstone, A. Cumming, N. Bascia & A. Datnow (Eds.), *International Handbook of Educational Policy*. New York: Kluwer Publishers.

<sup>13</sup> Elsdon, K. T., Reynolds, J., & Stewart, S. (1995). *Voluntary organizations: Citizenship, learning and change*. Leicester, England: NIACE (National Organization for Adult Learning) & Department of Adult Education University of Nottingham; Illsley, P. J. (1990). *Enhancing the volunteer experience: New insights on strengthening volunteer participa-*

*tion, learning, and commitment*. San Francisco: Jossey-Bass; Percy, K., Barnes, B., Graddon, A., & Machell, J. (1988). *Learning in Voluntary Organisations* (ERIC Document: ED318890). Leicester, England: National Institute of Adult Continuing Education.

<sup>14</sup> Hall, M., McKeown, L. E., & Roberts, K. (2001). *Caring Canadians, involved Canadians: Highlights from the 2000 National Survey of Giving, Volunteering and Participating*. Ottawa: Statistics Canada; see also Illsley, 1990, p. 64.

<sup>15</sup> Chinman, M. J., & Wandersman, A. (1999). The benefits and costs of volunteering in community organizations: Review and practical implications. *Nonprofit and Voluntary Sector Quarterly*, 28(1), 46-64.

<sup>16</sup> There is some recognition of the non-formal learning from volunteer activities (see for example, Ferguson, R. M. (2000). *An evaluation of the Carbondale Women's Center volunteer training program (Illinois)*. Unpublished PhD, Southern Illinois University, Carbondale; Kuhn, A. (1990). *A Handbook for Volunteer Coordinators in Head Start* (ERIC Document: ED396828). District of Columbia; Ojanlatva, A. (1991). *Training Volunteers for an AIDS Buddy Program*. Finland; Rayner, H., & Marshall, J. (2003). Training volunteers as conversation partners for people with aphasia. *International Journal of Language & Communication Disorders*, 38(2), 149-164; Stenzel, A. K., & Feeney, H. M. (1968). *Volunteer Training and Development: A Manual for Community Groups*. New York: Seabury Press; Polanyi, M. (1966). *The tacit dimension*. New York: Doubleday.

<sup>17</sup> Hall, M., McKeown, L. E., & Roberts, K. (2001), p. 45; Richmond, B. J., & Mook, L. (2001). *Social audit report for Waterloo Cooperative Residence Incorporated (WCRI)*. Toronto: Author.

<sup>18</sup> Canadian Cooperative Association. (2004). *About Cooperatives*. Retrieved May 10, 2004, from <http://www.coopcca.com/aboutcoop/>.

<sup>19</sup> Goldbatt, M. (2000). Canada's Nonprofit Cooperative Housing Sector. In N. Russell (Ed.), *Canadian Cooperatives in the Year 2000: Memory, Mutual Aid and the Millennium*. Saskatoon: Centre for Cooperative Studies, p. 144.

<sup>20</sup> Cooperative Housing Federation of Toronto. (2004). *Co-op Housing: An affordable alternative; A good place to call home*. Retrieved May 14, from <http://www.coophousing.com/aboutcoop.html>.

<sup>21</sup> Fulton, M. (2000). A Systems Approach to the Challenges Facing Cooperative Education and Cooperatives. In N. Russell (Ed.), *Canadian Cooperatives in the Year 2000: Memory, Mutual Aid and the Millennium*. Saskatoon: Centre for Cooperative Studies, p. 287.

<sup>22</sup> Mündel, K., Duguid, F. & Schugurensky, D. (2004) Learning democracy through self-governance: The case of housing cooperatives. *Proceedings of the XXIII Conference of the Canadian Association for Studies in Adult Education (CASAE) and Adult Education Research Conference (AERC)*, May 2004, University of Victoria.

<sup>23</sup> Schugurensky, D. (2006). "This is our school of citizenship": Informal learning in local democracy. In Z. Bekerman, N. Burbules & D. Silberman (Eds.), *Learning in hidden places: the informal education reader*. New York: Peter Lang.

<sup>24</sup> Richmond, B. J., & Mook, L. (2001).

<sup>25</sup> City of Toronto. (2004). *Facts on Seniors*. Retrieved May 14, from <http://www.city.toronto.on.ca/seniors/facts.htm>.

<sup>26</sup> Statistics Canada. (2004). *Education Statistics for Toronto (Metropolitan Census Area) Ontario*. Retrieved May 14, from <http://www12.statcan.ca/english/Profil01/Details/details1edu.cfm?SEARCH=BEGINS&PSGC=35&SGC=35535&A=&LANG=E&Province=35&PlaceName=toronto&CSDNAME=Toronto&CMA=&SEARCH=BEGINS&DataType=1&TypeNameE=Census%20Metropolitan%20Area&ID=853>.

<sup>27</sup> Hall, McKeown, & Roberts, (2001), p. 35.

<sup>28</sup> When we speak about changes in learning, we are more accurately talking about self-reported changes. For brevity's sake, we have chosen to refer to this as a change in learning throughout.

<sup>29</sup> We have chosen the term 'leadership' to include the learning acquired in relation to these three themes. We recognize that this is not an exhaustive list of leadership skills, attitudes, and values. Our findings only take up issues of learning about leadership within the housing cooperatives that were raised by participants of this study.

<sup>30</sup> In our follow-up focus groups we will be able to test our hypothesis that, to some extent, the relative low use of ICTs is due to age rather than other factors related to the efficacy of the medium.

<sup>31</sup> Paradoxically, this factor also poses challenges for small-scale democracy, especially in conflict situations, because cooperative members have to face each other the day after the meeting took place. This means that a conflict in a meeting can have negative consequences for the daily lives of those involved, and this could bias the fairness of the decision-making process.