



2024

THE VALUE OF HOUSING CO- OPERATIVES IN AUSTRALIA

Technical Report

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This technical report is a companion to the project report:

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OVERVIEW

This technical report has been created to enable the use and adaptation of the tools developed and used in the Australian Research Council Linkage Project 190100262, *Articulating Value in Co-operative Housing* ('the Project'). It sits alongside and complements the Project's main report by Crabtree-Hayes et al. (2024).

The project had three key research aims:

1. **To develop a typology of housing co-operatives**, identifying key variables in the geographical and governance forms of co-operatives to enable comparison and control for variables in value assessment;
2. **To deploy a purpose-built methodology to assess the social value** of housing co-operatives across the typology variables that the partners and sector can use into the future; and,
3. **To demonstrate the role of tenant-members in generating value**, thereby generating an evidence base for the research partners and other housing co-operative agencies to justify the expansion of housing co-operatives.

The Project emerged from and built on a previous report¹ completed by the research team that reviewed Australian and international literature on housing co-operatives and identified six broad categories of benefits ascribed to housing co-operatives:

1. social capital
2. housing quality and stability
3. health and wellbeing
4. skills acquisition
5. reduced costs
6. broader economic or development outcomes.

Two key sector challenges of insularity (perceived or actual) and burnout were also highlighted in that review. The review found that most of the data bases and methods in the reviewed studies were not replicable. Many were also not particularly robust with regards to the consideration of factors such as location or dwelling age, which might shape housing outcomes and impact research findings.

The previous review also discussed an emerging cost-consequences analysis (CCA) framework¹ for tracking the outcomes of the broader community housing sector in Australia, within which Australia's affordable rental housing co-operatives sit. As that framework was intended for non-profit community housing providers that are usually not co-operatives, it did not account, or allow room, for resident (tenant-member) input into the generation of housing outcomes.

¹ Pawson et al. (2014, 2015).

The Project comprised a partnership with members of the Australian Co-operative Housing Alliance (ACHA) to develop an appropriate and replicable methodology for identifying the benefits of housing co-operatives and the ways in which those benefits are generated, including through the roles and efforts of co-operative tenant-members. It is based in the affordable rental housing co-operative sector in Australia, but intended to be usable for international housing co-operative sectors that might provide other tenure forms and price points. It is intended to be applicable to the community housing sector in Australia more broadly.

The Project was informed by a Steering Committee involving Australian co-operative housing providers and co-operative tenant-members across New South Wales, South Australia, Victoria, and Western Australia, and an International Advisory Group of co-operative housing researchers. Input from the Steering Committee was used to expand and translate the cost-consequences framework referred to above into three areas of inquiry:

1. Input from community housing providers for running the co-operative
2. Input from tenant-members for running the co-operative
3. Outcomes, benefits, values generated through the co-operative.

This report provides an overview of the ethics and governance of the project, explains the typology development and form, and provides the format of the seven research tools and describes their analysis. This report steps through and documents the technical and methodological approach to the project.

Initially four research tools were proposed:

1. Excel sheet of expenditure items
2. Time Use Survey
3. Member survey and
4. In depth interviews.

Discussion with the Steering committee showed that the tools needed to be expanded to ensure a complete capture across each of the three areas of inquiry. Seven research tools were developed as below.

Area of Inquiry	Research Tool
1. CHP input and activities	1. CHP or RHC (rental housing co-operative) salary expenditure worksheet
2. Housing co-operatives input and activities	2. Co-operatives' statements of accounts/ audits 3. Short co-operative survey 4. Annual calendar of co-operative activities 5. Co-operative time use survey
3. Outcomes, benefits, values generated through the co-operative	6. Tenant-member survey 7. In-depth tenant-member interview

Project findings and outcomes of data analysis can be found in the accompanying project report:

Crabtree-Hayes, L., Ayres, L., Perry, N., Veeroja, P., Power, E. R., Grimstad, S., Stone, W., Niass, J. & Guity, N. (2024) *The Value of Housing Co-operatives in Australia*. Sydney: Institute for Culture and Society. <https://doi.org/10.26183/0xpp-g320>.

Data access, intended uses, and procedures

How might the project data be used?

The data generated through this project has provided an evidence base for the values and benefits generated by housing co-operatives. The results of this research project are published in a project report (as described above) and presented in a variety of forums and upcoming journal articles, conference papers, and media articles.

Who will find the data useful?

Co-operatives both within Australia and internationally, housing providers, policy makers and academics. There will also be wider applicability for the measurement of costs and outcomes in the community housing sector more broadly.

How to access the data

De-identified data sets are archived and made available for other research through mediated access, in accordance with Western Sydney University's Open Access Policy. For access to this data please contact the project Team Lead, Professor Louise Crabtree-Hayes: L.Crabtree-Hayes@westernsydney.edu.au

Adding to the dataset

It may be possible to add to this de-identified dataset in accordance with Western Sydney University's Open Access Policy. For contributing to this dataset contact the project lead Professor Louise Crabtree-Hayes as above.

ETHICS AND GOVERNANCE

Our previous review of Australian and international research on housing co-operatives mentioned earlier found that value models previously didn't incorporate tenant-members in the development of the research tools. It was important to capture this expertise when developing the research tools.

The research tools were therefore developed in conjunction with the project's Steering Committee which included tenant-members. Direct expertise of tenant-members is an essential dimension of this project. The knowledge tenant-members hold about the costs and benefits of their own housing contributed significantly to the development of the research tools and approach ultimately supporting the reliability and accuracy of the research outcomes.

Steering Committee membership

The project's Steering Committee comprised:

- The research team
- ACHA members namely:
 - Common Equity New South Wales (CENSW)
 - Common Equity Housing Ltd (CEHL)
 - United Housing Co-operative Victoria (UHC)
 - Common Equity Housing South Australia (CEHSA)
 - Co-operation Housing Western Australia.
- Seven tenant-members identified and recruited by the five CHPs (1) across the recruitment typology (see below) and (2) based on their expertise.

Each of the tenant-members on the Steering Committee was thanked with a \$200 gift voucher in recognition of their input. Some CHPs chose to increase this amount, reflecting their own organisation's policies. Tenant-member participants on the steering committee were also supported to present at relevant conferences with other team and committee members.

The Steering Committee worked together from June 2020 to provide a broad scaffold of the research project including identifying the key aims of the project and outlining the research tools that would best capture these aims.

The Steering Committee met regularly through the life of the project with more frequent meetings scheduled as necessary to complete the work of the Committee. The content of the meetings varied in accordance with the needs and stage of the project. All members provided input into the development of the seven research tools described below.

International Advisory Group

The project's International Advisory Group (IAG) provided feedback at critical moments in the project, responding to the proposed method and draft findings and the international relevance or replicability of these. The IAG met online and comprised Associate Professor Maja Hojer Bruun (Aarhus University), Professor David Clapham (Department of Urban Studies, University of Glasgow), Dr Henrik Gutzon Larsen (Department of Human Geography, Lund University), Dr Tom Moore (Department of Geography and Planning, University of Liverpool), and Dr Jardar Sørvoll (Centre for Welfare and Labour Research, Oslo Metropolitan University).

Ethics approval

This project was undertaken in accordance with ethics approval through: Western Sydney University (approval H14320), Swinburne University of Technology (approval 20216058-8943) and University of Newcastle (H-2021-0403).

DOCUMENTATION PROTOCOL

Research team meetings

To maintain an accurate record of the development and administration of research tools, the project used a protocol of keeping a rolling research team meeting note document in a shared protected folder. These notes recorded key decisions points on methodological issues and what informed these decisions. This acted as a reference document to trace the evolution of the project and the development of the research tools.

Steering Committee and International Advisory Group meetings

Steering Committee and International Advisory Group meetings were all held online, with the exception of a hybrid data workshop. Meetings had a dedicated Chair and a separate note-taker with minutes recorded and circulated. All meetings were also recorded and stored on a secure university share-drive so that key decision points could be revisited if needed.

TYPOLGY DEVELOPMENT

To ensure that recruitment and data collection were undertaken across the diversity of the affordable rental housing co-operative (ARHC) sector in Australia, a typology of ARHCs in Australia was co-designed with the Steering Committee. The typology aimed to identify a series of types of co-operatives defined by variables operating within the sector. In terms of research design, the typology was treated both hypothetically and iteratively, with a balancing act undertaken between structuring the typology such that it could enable comprehensive recruitment across key variables, but not be upheld prescriptively as a determinant, or the only determinant, of housing values and outcomes.

That is, while the diversity within the typology was seen as potentially shaping differences in housing values and outcomes, the team was also aware that data collection and analysis might show that housing values and outcomes were being driven by other variables. Therefore, the typology was used for recruitment to ensure that certain forms of diversity were captured in initial recruitment. However, it was also held as a loose analytical frame, with research tool development and data analysis undertaken in such a way that aimed to allow the role of other variables to also be detected.

Discussion with the project partners identified three dimensions to start typology development: management structures and governance arrangements; spatial form; and, geographical location. To capture variation within each dimension, a questionnaire was developed with the project partners. We then asked each partner CHP to complete an Excel spreadsheet of the questions. Value codes were assigned to the responses and entered into SPSS. Table 1 illustrates the question set.

SPSS initially created four clusters, one of which was then broken down into three types to ensure a diversity of participants were recruited and that all states were represented in the data. The six final types of ARHCS that were used for recruitment are shown in Table 2.

To ensure that the research team could recruit housing co-operatives across a variety of different geographic locations, the co-operative properties' postcodes were first separated into metro and regional areas. Postcodes were then separated according to their Index of Relative Socio-economic Advantage and Disadvantage (IRSAD) score to ensure recruitment across demographic landscapes. The IRSAD is a score used by the Australian Bureau of Statistics (ABS, 2018) "that summarises information about the economic and social conditions of people and households within an area, including both relative advantage and disadvantage measures".

Table 1. Typology question set

Worksheet questions
1.1. Co-op responsibilities for aspects of tenancies 1.1.1. tenant selection and induction 1.1.2. non-financial tenancy management tasks - e.g., inspections, management of breaches, attendance at hearings, etc. 1.1.3 financial tenancy management tasks - e.g., rent collection, arrears management, and/or rent reviews 1.1.4. admin including drafting leases, issuing keys, provision of rental tenancies information sheets, etc.
1.2. Co-op responsibilities for maintenance and repairs 1.2.1. structural/major 1.2.2. responsive/cyclical/daily
1.3. Titling relationship between co-operative, peak body, and State 1.3.1. Co-op has title with no caveat 1.3.2. Co-op has title with a caveat 1.3.3. Co-op has lease/agreement with the State 1.3.4. Co-op has agreement with CHP/peak and CHP has title with no caveat 1.3.5. Co-op has agreement with CHP/peak and CHP has title with a caveat 1.3.6. Co-op has agreement with CHP/peak and CHP has lease/agreement with the State (co-op-CHP-State)
1.4. Opportunities for co-ops and/ or co-op members to influence peak body: 1.4.1. As a shareholder 1.4.2. As a board member 1.4.3. Other (please specify) 1.4.4. None
1.5. Co-operative members' lease conditions 1.5.1. Fixed term – income and other eligibility criteria after occupancy 1.5.2. Fixed term – only non-income eligibility criteria after occupancy 1.5.3. Periodic
1.6. Co-operative members' equity investment into co-op: 1.6.1. Zero/nominal – e.g., \$1 1.6.2. Restricted/limited – e.g., \$5,000 indexed to CPI 1.6.3. Full – market rate
1.7. Additional purpose – e.g., women's housing, cultural identity, single parent families, LGBTIQ+ housing, cohousing community, etc. 1.7.1. Yes 1.7.2. No
2.1. Spatial configuration 2.1.1. Predominantly co-located 2.1.2. Predominantly not co-located
2.2 Presence of shared facilities (e.g., meeting room, laundry, green space etc.) 2.2.1. Yes - Specify 2.2.2. No
2.3. Postcode of each co-op household

As each co-operative manages several residences which may span more than one location, the co-operatives were mapped according to each postcode within which the co-operative had a residence; see maps in Crabtree-Hayes et al (2024). We were then able to target co-operatives for recruitment based on their type and location and also track tenant-member participation in the survey and interviews to ensure representation across the sector.

Table 2. Six types of Australian Rental Housing Co-operatives.

Housing co-operative type	Number of co-ops within type	No. of households in type
Type 1: CERCs, Vic	88	1320
Type 2: CMCs, Vic	16	427
Type 3: NSW	31	412
Type 4: SA co-op + 1 CERC	12	182 (162 SA, 20 CERC)
Type 5: WA co-ops	9	99
Type 6: RHCs, Vic	8	514
Total	164	2954

OVERVIEW OF THE RESEARCH TOOL KIT

The research tool kit and data collection instruments developed within this project provide a coherent, comprehensive methodology for investigating and tracking the characteristics and diversity of the rental housing co-operative sector in Australia, the management and tenant-member practices and roles associated with this diverse sector, the values that are created through the housing co-operative model, and detailed data around how such values are created within housing co-operatives.

While other examples of research that focus on evaluating the value of housing models in Australia and internationally, the research tool kit developed here provides an important tenant-focused evidence-base but which can also be considered against other approaches, as well as being able to be applied in other Australian and international contexts in future studies.

Regarding the cost of running rental co-operatives in Australia, the project builds on and extends existing approaches by including tenant-members and their significant contributions to rental housing models. Building on Pawson et al.'s (2014, 2015) cost consequences approach, our project sought to understand the CHPs' management input. Pawson et al.'s (2014, 2015) approach is to divide the management activities into four main fields: tenancy management; property and neighbourhood management; individual tenant support; and, additional tenant and community services. Each management field is then associated with specific tenant or community outcome measures, such as survey approaches like tenant satisfaction and administrative measures like tenancy sustainment.

To account for the work that housing co-operative tenant-members contribute to their housing co-operatives, these four categories were expanded and adapted in discussion with the project's steering committee. This resulted in the following seven categories of activities:

1. Tenancy related activities
2. Property and grounds activities
3. Membership related activities
4. Governance activities
5. Finance activities
6. Individual tenant support
7. Other community activities

These categories of activities provided the basis for the design of the seven research tools described below, to capture CHPs' and co-operatives' inputs and the resulting benefits and outcomes. The overall tool kit combines quantitative and qualitative methods and data, to enable triangulation across the data set such that quantitative findings could be confirmed, supplemented, or enriched by qualitative responses.

Below, we categorise the tools into three corresponding areas of inquiry: the CHP or RHC expenditure building on the Pawson et al. spreadsheet; co-operative contributions of

finance and time; and, tenant-members' knowledge of living and participating in their co-operative.

Finally, an important aspect of the research design and data collection tool kit developed within this research is that each component part is able to act as a stand-alone data source for particular types of analysis. However, all data collection tools are designed to be able to be directly integrated within analyses in a coherent process of data triangulation and validity testing. Findings are thus formed from multiple perspectives across interrelated domains and across scales from peak body interaction and governance, to housing co-operative types, to individual co-operatives, to dwellings and to household tenant member experience.

AREA OF INQUIRY 1: CHP INPUT AND ACTIVITIES

In this section the development of all data collection instruments is outlined separately per research tool.

Research tool 1: CHP or RHC (rental housing co-operative) salary expenditure worksheet

Development of the tool

The Pawson et al. (2014; 2015) worksheets for CHPs were made available to the research team. For comparison reasons, we maintained the core structure of the worksheets while adding two items for total rent received from co-operative and the building works expenditure emanating from the CHPs or peak bodies.

The collection of the data provides a disaggregated itemisation of CHP expenditures on the core management activities which can then be used to compare CHPs in different typology clusters. The additional data on building works expenditure and rents allowed for the development of financial ratios of revenue in relation to different cost categories.

Recruitment and Data collection

The worksheets were emailed to each of the six housing providers, who were also given the opportunity to meet with members on the research team to discuss the worksheets, with the researchers clarifying any questions they had and discussing the categorisation of financial expenses to the core and other management activities.

Post-data collection procedures

After receiving completed worksheets, the research team read through the working notes provided by the financial management teams in each CHP and calibrated the allocation of financial expenditures to the core and other management activities, excluded cost items and building works expenditure. Interviews were then conducted with each financial management team to address any questions. The research team also calibrated the worksheets with the annual accounts of CHPs.

Using the final worksheets, the research team developed financial ratios in an aggregated spreadsheet which also contained the key total and per dwelling salary and expenditures for each CHP and typology cluster.

AREA OF INQUIRY 2: HOUSING CO-OPERATIVE INPUT AND ACTIVITIES

For this area of inquiry, we initially proposed a single research tool – a time use survey that would generate data for each of the seven categories of activities detailed in the previous section. However, a review and subsequent discussions with the Steering Committee resulted in the development of three further research tools to contextualise and strengthen the data collected through the time use survey.

Steering Committee members raised concerns that on its own, a time use survey would not show the full picture of input against activities. One particular concern was that tenant-member contributions over time are not uniform, with some activities concentrated at certain times of the year. To provide the most complete and accurate picture possible, the following tools were developed:

- Co-operative statement of accounts/audit.
- A short co-operative survey.
- Annual calendar of co-operative activities.
- Co-operative time use survey.

The typology was used as a basis for recruiting co-operatives to complete these tools, aiming to achieve a sample that was as representative as possible. A list of the type and number of co-operatives that the research team were aiming to recruit was sent to the CHPs, who made initial contact with those co-operatives. The CHP initially emailed the co-operatives, attaching the Participant Information Sheet. The co-operative was asked to be in touch with the research team if they were interested in participating in the project. An initial meeting was then arranged between a member of the research team and the co-operative representative/s to discuss the project.

Following the initial meeting, the co-operative was given time to consult more broadly within their co-operative and to confirm if they would like to participate in the project. If the co-operative agreed, they were then required to complete the first short co-operative survey that asked for consent to be provided by the Chair (or their nominee) on behalf of the co-operative. These processes were approved by the four university ethics committees and ensured that beyond the initial contact with possible participants, the CHPs did not know which co-operatives took part in the research unless the co-operative chose to disclose its participation. A description of each of the research tools and how they were administered is provided below.

Research tool 2: Co-operative statement of accounts/audits

Development of the tool

The Annual Statement of Accounts is prepared by each co-operative as part of their usual business requirements and compliance processes.

Recruitment and data collection

Once consent to participate in the project was given by the Chair (or nominee) on behalf of the co-operative, the annual statement of accounts was either sourced from the Australian Charities and Not-for-profits Commission website or sent to the research team by the Treasurer or Chair of the co-operative.

Post-data collection procedures

The research team created a template for allocating the expenditures indicated in the annual statement of accounts to the core and other management activities, excluded cost items and building works expenditure (see Appendix). This data was subsequently entered into a separate spreadsheet to analyse the relationship between total resource costs of co-op management and the responsibilities of co-ops.

Research tool 3: A short co-operative survey

Development of the tool

This tool was co-designed by the research team and Steering Committee based on identification of key factors that were considered to possibly be in play in driving outcomes. These included the age and size of the co-operative, the age and condition of housing stock, and the levels and distribution of co-operative work amongst tenant-members.

Recruitment and data collection

The Chair (or nominee) completed this short online survey that was administered through Qualtrics. One important purpose of the short survey was to gain consent for participation in the project.

Once consent had been given the survey gathered information on the age and size of the co-operative, the age and condition of housing stock, and the levels and distribution of co-operative work amongst tenant-members.

Post-data collection procedures

This data was subsequently entered into a separate spreadsheet to analyse the relationships between time use per dwelling, total resource cost per dwelling, the size of coops and the distribution of co-operative work amongst tenant-members.

Research Tool 4: Annual calendar of co-operative activities

Development of the tool

This tool was co-designed by the research team and Steering Committee, based on discussions that highlighted that co-operative work might not be evenly spread across the year but rather might be 'lumpy' according to periods of busyness. Its purpose was to both build a conversation between the researchers and the co-operatives about the nature of co-operative work and provide a frame of reference for contextualising or ground-truthing the data that would be collected in the time use survey over 12 week periods.

Recruitment and data collection

A member of the research team met with the Chair (or nominee/s) of the co-operative either on phone or via zoom to complete this calendar. The meetings took approximately one hour to complete.

Post-data collection procedures

We were able to aggregate the data and assess time use across the year. While the weekly time use data is assumed to be a more accurate reflection of the time contributions of coop members, the annual calendar data was useful for calibrating the weekly time use survey data for different coops. For example, where time use survey data was relatively high, we were able to align this with the yearly aggregated data to ensure that the twelve-week period was not simply a busy period and was reflective of the work of the coop.

We entered the yearly calendar data in a separate spreadsheet along with time use data, financial expenditure of the coop, the CHP costs and the coop survey to assess the total resource cost of coop management.

The yearly calendar also provided an understanding of the reasons for relative differences in coop time use. For example, we were able to see that time use was high in some coops due to specific characteristics of the co-ops such as their need for grounds maintenance and the way in which work was allocated amongst members.

Research tool 5: Weekly Time-use Survey

This tool was co-designed by the research team and Steering Committee. Starting with the Pawson et al. (2014; 2015) CHP worksheets, and in conversation with the Steering Committee, we adjusted the core management activities for CHPs to the seven categories indicated earlier:

1. Tenancy related activities
2. Property and grounds activities
3. Membership related activities

4. Governance activities
5. Finance activities
6. Individual tenant support
7. Other community activities

A yearly time use survey was seen as too onerous for busy co-op members and a 12-week period to capture the time that tenant-members spend on running the co-operative was decided to be an adequate sample, along with the yearly calendar for calibration.

We designed a spreadsheet providing instructions, a description of the management activities, and space for indicating the time use for each of the 12 week periods (See appendix).

Recruitment and data collection

Recruitment for the completion of the time-use survey is described above and involves sampling across the typology. In the main, the Chair or their nominee completed the time-use survey on behalf of all tenant-members who participate in the running of the co-operative. This was essential for consistency across co-ops.

Post-data collection procedures

The time use figures by management activity for each participating coop were added to a separate spreadsheet which included data from the coop survey, the statement of accounts, the yearly calendar and the CHP costs per dwelling. The time use data was valued using a suitable measure of the value of work (see main report) and this economic value was added to the financial costs of coops, and the CHP costs to derive the total resource cost per dwelling of each coop and, subsequently, cluster.

AREA OF INQUIRY 3: OUTCOMES, BENEFITS, AND VALUES GENERATED BY THE HOUSING CO-OPERATIVES

Research Tool 6: Tenant-member survey

Central to the overall project are the voices, views, lived experiences, and expertise of tenant-members living in the diverse range of rental housing co-operatives within the community housing sector in Australia. Two of the data collection tools designed within the project focus specifically on tenant-member experience. These were developed and purpose-designed for this project – as well as for future use across housing co-operatives nationally and internationally. The first of these is the tenant-member survey, a quantitative survey to collect mostly fixed responses with some options for open-ended elaboration of experience, via a questionnaire design. The second, building on findings of analysis of the tenant-member survey data, are a series of in-depth interviews to further examine relationships between factors found in the analysis of all earlier data collection points in the project (see Research Tool 7, below).

The tenant-member survey was developed to capture the viewpoints, experiences, and perspectives of ARHC tenant-members within this project so these could be triangulated with the other data collection tools within the project, at both co-operative and household scales. The survey is uniquely placed to capture and enable quantitative analysis of the experience of living in a housing co-operative and how such housing features within the housing pathways of residents, as well as specific information from the viewpoints of residents about co-operation and participation, benefits and challenges, generational and life stage experience, and the role of housing co-operatives within neighbourhood and housing ecosystems.

The scope of the tenant-member survey was heavily guided by the earlier review conducted by Crabtree et al. (2019) of existing evidence about factors shaping the experience and values of housing co-operative models nationally and internationally. That review identified a dearth of quantitative evidence relative to qualitative evidence, about living in housing co-operatives existed internationally as well as in the Australian context. It was found that there was opportunity and benefit in developing a questionnaire that would enable local and international collection of quantitative, as well as qualitative, member-focused data about these factors and experiences. Based on this earlier review, the key modules of the purpose-designed tenant-member survey are shown in Table 3.

Development of the tool

The tenant-member survey was designed in a highly collaborative process involving eight key steps. Key stages of survey development involved all members of the research team and the project Steering Committee (comprised of tenant-member representatives and community housing provider representatives). In some parts of the processes, additional

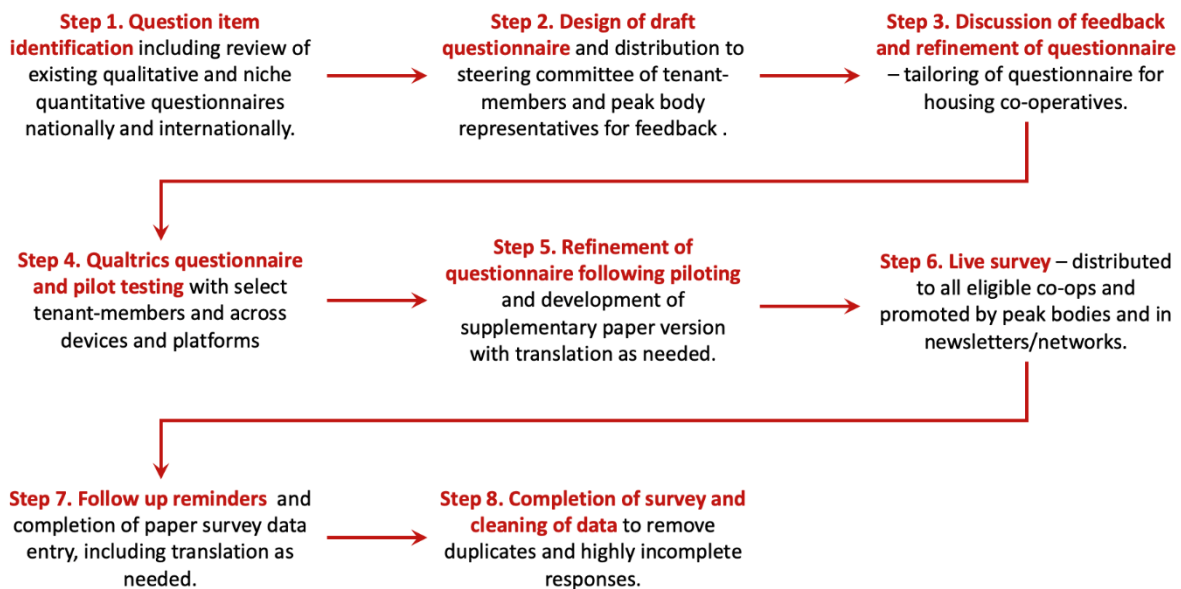
tenant-members assisted with piloting/refinement of the questionnaire. The 8 key steps in the development of the tenant-member survey are depicted in Figure 1.

Table 3. Tenant-Member survey modules

Module 1. About your housing co-op
Pathways in
Type/size of co-op
Knowledge of co-op principles
Training/support
Module 2. Activities and responsibilities
Specific roles held
Time spent on specific types of activity within co-op
Perception of individual and co-op benefits of activities
Challenges associated with activities
Overall co-op functioning and performance, and wider values to individual's life
COVID impacts
Module 3. Living in your co-op
Impacts on employment, education, health & wellbeing, social capital, skills development
Household member benefits/challenges including for children/members in their life
Module 4. Housing and home
Housing pathways and experience of co-op
Home and housing security
Built form of dwellings
Housing quality conditions
Neighbourhood characteristics
Module 5. Background and demographic information
Age, gender, culture, language
Household structure, income, employment, education, hardship
Health and wellbeing
Locational information
Module 6. Your own words
Open-ended opportunity to contribute additional insights about living in the housing co-op

Following identification of the primary fields of questions and data analysis based on Crabtree et al (2019), questionnaire development began with a review of international and national qualitative interview guides and questionnaires relating to (i) housing co-operatives, (ii) housing and its values/benefits, (iii) wider social surveys, and (iv) data capture of key social, economic and health indicators. Few prior questionnaires specifically focus on the lived experience and generation and measurement of values and benefits within housing co-operatives, with notable exceptions within Scandinavian and US contexts. In all cases, existing questionnaires were used as the guide for question development for the tenant-member survey where possible. In fields where no equivalent question could be found in existing questionnaires or interview guides, questions were developed by members of the research team and piloted and refined within the questionnaire development process.

Figure 1. Steps in tenant-member survey development.



Where possible, the tenant-member questionnaire was developed to align with previous similar surveys and current comparable surveys, as well as the research priorities of the partners and co-operatives. In early version of the draft questionnaire, question items were directly adopted from national Australian Bureau of Statistics annual Australian Census of Population and Housing, national longitudinal panel data (most notably the Household, Income and Labour Dynamics in Australia survey) and the annual survey of social housing tenants Social Housing Survey. The intention in doing so was to enable a direct baseline comparison between the survey and other relevant data sources.

However, during development, these questions were adapted to better fit the specific housing co-operative context that was the focus of the study, in a process of co-design with tenant-members representing a diversity of co-operative types within the Australian sector and tenant members who were active members of the project's Steering Committee. As a result, while question items can be broadly compared across the project survey with national data collections, it is difficult to directly compare question items due to wording and contextual changes. Additionally, the smaller sample and unique sampling design render direct comparisons of data difficult. Instead, the most meaningful analysis of the survey data from the survey is that which focuses *within* the co-operative sector itself.

Piloting and refinement of the questionnaire

Two versions of the tenant-member questionnaire were piloted during its development. The first of these drew heavily on existing question items from existing surveys. Approximately 10 members of the research team and Steering Committee piloted and provided extensive feedback on version 1. In the subsequent version questions were simplified, overall length reduced, and language within questions was tailored to the housing co-operative experience

(as opposed to generic housing models). Piloting of version 2 involved a similar approximate number of team members and tenant-members, and resulted in a small number of refinements that were made to the survey instrument prior to its completion. The final version of the tenant-member survey instrument was programmed into Qualtrics software and piloted by team members on a range of mobile and desktop devices to ensure wide accessibility. Questions include a combination of fixed item-responses, Likert-style response items, self-assessment items, and open-ended response options.

Survey administration and data collection

Administration of the survey was primarily conducted online via a secure software platform, Qualtrics. The Qualtrics portal link was provided to all ARHC tenant-members within the project, regardless of whether their co-operative was completing the time use survey. It was advertised in newsletters, websites, and follow up emails and contact with tenant-members with the co-operatives that were completing the time use survey, to ensure maximum engagement with the survey. In some cases, the housing provider (where one was in place) also promoted the survey to encourage wide participation.

A number of participants indicated a preference for participating in the survey via a paper version of the questionnaire. In these cases, paper questionnaires were formatted for print-ready versions, printed, and posted to housing co-operatives or members, for completion along with a self-addressed pre-paid envelope through which members could return the questionnaires confidentially to the research team. This included paper versions that were translated into relevant community languages where English was not the first language.

Data cleaning and post-collection data treatment

Once all data had been collected via the Qualtrics online survey tool and hard copy completion of the survey, data were checked for (i) duplicated cases and (ii) minimal completion of all items, and instances in which duplication or non-completion were identified, responses were removed from the final dataset.

The final dataset includes a total of 291 tenant-members who participated in the survey from 101 co-operatives. These participants represented 25, 6, 66, and 4 rental co-operatives from across New South Wales, South Australia, Victoria, and Western Australia, respectively.

A de-identified, confidentialised version of the Tenant-Member survey dataset will be made publicly available for future users, via the Australian Data Archives. For information regarding this process and access to data for use contact Lead Investigator Professor Louise Crabtree-Hayes, Western Sydney University.

Research Tool 7: In-depth tenant-member interviews

Housing cooperative members participated in in-depth interviews to elaborate on themes explored through the member survey.

Development of the tool

Interview topics were identified through a preliminary analysis of member survey responses and through ongoing conversations taking place with the research team in Steering Committee meetings, International Advisory Group meetings, and regular team meetings. Issues that required further investigation were identified by the research team and documented in meeting minutes. From this list, themes were identified (listed below).

Interview themes

- Life in your cooperative (compared with other forms of housing experienced)
- Governance and agency
- Living in a housing co-operative across the life course
- How things can be improved/state of the sector
- Co-operative involvement in broader social, environmental and other objectives.

A team workshop was held to develop open-ended interview questions against each theme. These questions were then prioritised into a draft Interview Schedule. The Interview Schedule was shared with the Steering Committee and a final version agreed upon.

Interview participants were individuals who completed the tenant-member survey and indicated their willingness to be contacted for a further interview. 119 survey respondents indicated they would be willing to participate in an interview. 45 survey respondents were approached by phone or email (depending on their preferred contact method provided) with an invitation to participate in an interview; 21 interviews were undertaken. A cross section of participants was included to ensure a mix of gender, location, co-operative type, and age. Participants were sent a \$20 Mastercard gift voucher to acknowledge and thank them for their time commitment.

Data collection

Interviews were conducted with 21 members by phone or zoom over April-May 2023. Interviews were conducted with either one or two members of the research team. The first 4 interviews involved two members of the research team to ensure consistency of approach in how the interview was conducted. Interviews were recorded.

The research team concluded the interview data collection phase after 21 interviews once a proportional representation of members had been interviewed, and a range of perspectives was included. A preliminary analysis of the qualitative data also revealed that the themes raised by interviewees had become repetitive, suggesting saturation of data.

Post-data collection procedures

Recorded interviews were transcribed to text in word documents. A member of the research team reviewed each transcript to anonymise the data, and to remove identifying information. A copy of the interview transcript was then sent to the person interviewed who

was given two weeks to review the transcript and remove any further identifying information.

Once the transcripts were finalised, the transcripts were uploaded to NVivo software for analysis. Three members of the research team coded the data thematically. Each transcript was coded by two members of the research team to ensure coding consistency.

HYPOTHESIS DEVELOPMENT AND TESTING

A series of hypotheses guided the analysis of data across all data collected within the project, based on all research tools outlined in the previous section. The hypotheses were based on an extensive review of existing housing co-operative literature (Crabtree et al., 2019) and on established literature about the potential benefits and value across a host of domains including social interaction, health and wellbeing, employment, education, sustainability and housing affordability and quality.

This section presents a summary of the initial analyses that have been used as a scaffold to the nuanced reporting of data in the main report (Crabtree-Hayes, et al., 2024).

Hypothesis 1. Drivers of satisfaction

Member satisfaction with housing quality is higher if their co-op has responsibility for property repairs and maintenance

The econometric model that aligns with this hypothesis is as follows:

$$SAT = \beta_0 + \beta_1 RESP + \beta_X X + \varepsilon$$

where SAT is satisfaction with housing quality, $RESP$ is a variable relating to the degree of responsibility for property repairs and maintenance in the housing co-operative and X is a vector of control variables as discussed below. The null hypothesis is $H_0: \beta_1 \leq 0$ and alternative hypothesis is $H_1: \beta_1 > 0$. That is, we expect to see a positive relationship between responsibility and satisfaction, holding all other variables constant.

Method

The dependent variable representing satisfaction derives from the member-tenant survey and specifically question 4.7.2.b: *Overall, how would you rate your satisfaction with the following aspects of your home? - Quality/condition of the building*. Due to the size of the data set, and an overwhelming satisfaction with housing, the dependent variable was turned into a binary variable made up of:

- Extremely/somewhat dissatisfied or neither satisfied nor dissatisfied
- Somewhat satisfied or very satisfied

Regarding the independent variable, we initially hypothesised responsibility in terms of the typology data. For the typology, we asked whether housing co-operatives had the following responsibilities:

- 1 = Responsibility for all aspects of maintenance and repairs (1.2.1 and 1.2.2)
- 2 = Responsible for structural repairs only (1.2.1)
- 3 = Responsible for responsive repairs only (1.2.2)

- 4 = Responsible for no aspects of repairs and maintenance

For example, all housing co-operatives that are in partnership with CENSW were assigned to 3, while in Victoria there was a mixture of housing co-operatives assigned to 1, 3, or 4. No housing co-operatives in Australia are responsible for structural repairs only. We structured the data such that a co-op assigned to 1 had the greatest level of responsibility and those assigned to 4 had the lowest level. Only 16 co-ops were assigned to 4, with the majority assigned to 3. We also combined this typology designation into dummy variables comparing assignment of 1 to either 3 or 4. Finally, we structured a dummy variable for members in co-ops assigned to 3 versus all other co-ops.

Results

Table 4. Summary of H1 findings.

Hypothesis		Satisfaction with housing quality is determined by responsibility (participation) for housing
Dependent variable		• Satisfaction – housing quality
Significant variables (1% unless indicated, 5%**, 10%*)		• Responsibility – “How well does your coop perform – property and grounds” • Participation – Role in coop • Participation – regularity of participation • Sense of home • Satisfaction with dwelling size • Age • Health • Mental health • Gender* – Female lower • Born in Aus* – Yes lower • Cluster for NSW (+ve) • Cluster for CERCs (-ve)*
Insignificant variables		• Typology • Length of time in residence • Size of coop • Type of home • Cluster for CMCs • Cluster for WA, SA, RHCs

Hypothesis 2. Co-op responsibility and CHP costs

Greater co-op participation in tenancy and property activities lowers CHP costs (where costs are the opportunity costs of resources devoted to the provision of social housing)

The econometric model that aligns with this hypothesis is as follows:

$$COST = \beta_0 + \beta_1 RESP + \beta_X X + \varepsilon$$

where *COST* is the CHPs cost per dwelling, *RESP* is a variable relating to the degree of responsibility for property repairs and maintenance in the housing co-operative and *X* is a vector of control variables as discussed below. The null hypothesis is $H_0: \beta_1 \geq 0$ and alternative hypothesis is $H_1: \beta_1 < 0$. That is, we expect that greater co-op responsibility for tenancy and maintenance will lower CHP's cost per dwelling, holding all other variables constant.

Method

The dependent variable is the cost per dwelling for CHPs. This means that we had only 6 observations for this dependent variable (CEHL – CERC; CEHL – CMC; CENSW; CEHSA; CHWA; UHC) which is not enough to conduct statistical analysis.

Regarding the independent variable, we used the typology to categorise participation or responsibility for tenancy and maintenance. For example, for maintenance, we asked whether housing co-operatives had the following responsibilities:

- 1 = Responsibility for all aspects of maintenance and repairs (1.2.1 and 1.2.2)
- 2 = Responsible for structural repairs only (1.2.1)
- 3 = Responsible for responsive repairs only (1.2.2)
- 4 = Responsible for no aspects of repairs and maintenance

According to the co-op typology developed for this project, the co-operatives represented by CEHSA, RHCs, and Co-operation WA are responsible for all aspects of maintenance, the CEHL-CERC and CENSW co-ops are responsible for responsive repairs only, and CEHL-CMC co-ops have no property responsibility. For tenancy, CEHL-CERCs, RHCs and Co-operation Housing WA have the greatest responsibility, as they are responsible for all aspects of tenancy (selection, rent collection, administration) aside from one co-operative in WA. CENSW co-operatives have the next highest level of responsibility, as they are responsible for all aspects of tenancy except non-financial tenancy management tasks, such as inspections, management of breaches, and attendance at hearings. CEHSA and CEHL-CMC co-operatives have the lowest level of responsibility, as they are responsible for selection only.

Rating the co-operatives based on responsibility for tenancy and property, we suggest that RHCs and Co-operation Housing WA cooperatives have the greatest level of responsibility, followed by CEHSA and CEHL-CERC, followed by CENSW, then CEHL-CMC co-operatives.

Results

As mentioned, there were not enough data points to conduct statistical testing. However, as indicated in the main report, while there is not a direct relationship between CHP costs and these levels of responsibility, the hypothesis is broadly supported. This is indicated in the table below.

Table 5. Expenditure on housing management categories per dwelling among housing co-operative CHPs.

Organisation	Annual housing management expenditure per dwelling (\$)				
	Tenancy Mgmt	Property Mgmt	Individual Tenant Support	Additional Tenant and Community Services	Total
CEHSA	1,078	1,449	-	249	2,776
CENSW	1,504	1,257	215	445	3,422
UNHC	806	980	429	1,066	3,281
CO-OP WA	747	747	-	747	2,241
CEHL - CMC	2,633	3,260	256	1,257	7,407
CEHL - CERC	-	651	-	937	1,588
CEHL - DM	2,633	3,260	256	1,257	7,407
Mean*	1,128	1,391	150	784	3,452

Hypothesis 3. Drivers of skill outcomes for member-tenants

Member-tenant participation in co-operative governance and/or management generates positive skills, employment and education outcomes for that member-tenant

The econometric model that aligns with hypothesis 3 is as follows:

$$SKILL = \beta_0 + \beta_1 PART + \beta_2 X + \epsilon$$

where *SKILL* is the number of skills gains, *PART* is a variable relating to the degree of participation in the housing co-operative and *X* is a vector of control variables as discussed below. The null hypothesis is $H_0: \beta_1 \leq 0$ and alternative hypothesis is $H_1: \beta_1 > 0$. That is, we expect to see a positive relationship between skill outcomes and participation in the co-operative, holding all other variables constant. *SKILL* is replaced by *EMP* for employment outcomes and *EDU* for education outcomes when relevant.

Method

The dependent variable representing skill development derives from the member-tenant survey and specifically question 2.4: *What do you think have been the benefits of your participation in these activities?*

- I have developed or improved my leadership skills (6)
- I have developed or improved my administrative skills (7)
- I have developed or improved my financial literacy and/or management skills – e.g., budgets (8)
- I have developed or improved my IT and/or computing skills (9)
- I have developed or improved my landscaping/gardening skills (10)

- I have developed or improved my property maintenance skills (11)
- I have developed or improved my skills in communicating with people from various walks of life (12)
- I have become more confident in managing group situations and negotiations (13)

To analyse the relationship between participation and skill development, the responses were grouped into three levels: 0 skills, 1-3 skills, 4-8 skills.

The other dependent variables related to employment and education outcomes derive from the member-tenant survey question 3.1: *Has living in your co-op impacted: Your employment or job; Your education or training*. The respondents could choose from a range that varied from “very negative impact” to “very positive impact” on a six-part Likert scale that included “no impact” as one response. To analyse the relationship between these outcome variables and participation, we grouped responses as follows:

- Very negative impact, somewhat negative impact = 0
- An impact - neither positive or negative, or no impact = 1
- Somewhat positive impact, or very positive impact = 2

The independent variable representing participation refers to several manipulations of questions in the member-tenant survey. First, we used the member-tenant survey Q 2.2: *How many hours per month do you spend on each of the following activities, ON AVERAGE?*

- Tenancy-related activities
- Property and grounds activities
- Membership-related activities
- Governance activities
- Finance activities
- Individual tenant support
- Other co-op activities

We summed all activities and created a variable on a three-part scale:

- 0 hours
- 1-10 hours
- 11+ hours

We note here that 13% of members entered zero hours, while 41% and 46% of members entered 1-10 hours and 11+ hours respectively.

Second, we again used the tenant-member survey Q 2.2: *How many hours per month do you spend on each of the following activities, ON AVERAGE?* However, for this variation we used a count of activities that the member participates in, which is based on the hours (per month on average) entered for each of the above activities. For example, if a member entered hours per month for all seven activities, the count of activities for that member was

7. There was a good spread in the data with between 9% of members participating in 6 activities and 17% of members participating in 2 activities constituting the range.

Third, we used the member survey Q2.3: *In general, how regularly would you engage in these activities?* This question follows Q2.2 and is labelled “regularity of participation” below. Members indicated the regularity of participation based on the following categories:

- Most weeks = 0 (45% of members)
- Fortnightly = 1 (9%)
- Monthly = 2 (23%)
- Less than monthly = 3 (9%)
- No contribution = 4 (15%)

We often grouped the members into the following categories:

- No contribution = 0
- Monthly or less = 1
- Most weeks or fortnightly = 2

Fourth, we used the member survey Q2.1: *As a co-op member, do you hold a specific role in your co-op? (E.g., Director, Chairperson, minute taker, committee member, mail officer, etc.).* This is a yes/no answer with 71% indicating they do have a role and 29% indicating that they do not have a role.

Results

Table 6. Summary of H3 results.

Hypothesis	Participation drives skills	Participation drives employment (note: 0.21 correlation with skills @1%)	Participation drives education (note: 0.24 correlation with skills @1%; and 0.61 @1% with employment)
Dependent variable	• Skill development	• Employment outcomes	• Education outcomes
Significant variables (1% unless indicated, 5%**, 10%*)	• Participation – count of activities • Participation – number of hours • Participation – Role in coop • Participation – regularity of participation • Age* • Health • Mental health • Education attainment** • Cluster – NSW (+ve) • Cluster – CMC (-ve)**	• Regional versus metro – metro positive • Health • Mental health • Employment status • Source of income* • Education attainment • Financial situation**	• Participation – count of activities* • Regional versus metro – metro positive • Age* • Health** • Education attainment • Financial situation*
Insignificant variables	• Regional versus metro • Gender • Born in Aus • Employment status • Source of income • Financial situation • Living circumstances • Cluster – CERC • Cluster – WA, SA, RHC	• Participation – count of activities • Participation – number of hours • Participation – Role in coop • Participation – regularity of participation • Age • Gender • Born in Aus • Living circumstances	• Participation – number of hours • Participation – Role in coop • Participation – regularity of participation • Gender • Born in Aus • Mental health • State • Employment status • Source of income • Living circumstances

Hypothesis 4. Participation generates positive social capital outcomes

Member participation in co-operative governance and/or management generates positive social capital outcomes for that member

The relationship between member-tenant participation and other values has been explored through hypothesis 2 and 3. Hypothesis 2 examined whether member-tenant participation (specifically in property and governance activities) lowered the overall costs of housing. Hypothesis 3 investigated whether member-tenant participation (across all governance/management activities) leads to an increase in skills and capabilities for that member-tenant.

The hypothesis explored here is focused on:

1. Whether participating in cooperative activities creates social capital.
2. The range of benefits that member-tenants can access through higher levels of social capital such as health, education, employment benefits etc. These benefits have been identified in the broader literature on social capital.

Method

There is broad agreement in the theoretical literature that social capital is produced through networks of mutual support, reciprocity, and trust.

To measure social capital, a composite social capital scale was established using factor analysis, based on four Likert scale items collected through the member-tenant survey. These items are accepted measures of different elements of social capital and are utilised in surveys of other populations. The survey items are:

- Q2.9 People in my co-op look out for each other and help out when they can [Mutual support and reciprocity]
- Q2.10 I regularly talk with people in my co-op [Networks]
- Q2.10 I borrow things and exchange favours with people in my co-op [Mutual support and reciprocity]
- Q2.10 Most people can be trusted in my co-op [Trust].

For analysis of main correlations and regression scores, the scale is treated as a dichotomous measure, with 'low to moderate' and 'high to very high' social capital categories. These categories were based on dividing cases equally into lower and higher scoring cases, from an underlying continuous score that was created in the process of creating the social capital scale used in this analysis. The binary categories were principally developed to enable tabular analyses and to manage relatively small sample sizes. In some of the analyses presented within the Report, the continuous scale scores are used where it makes statistical sense to use a continuous rather than dichotomous variable.

First, social capital scale scores were tested against the following measures of participation using bivariate correlation tables and standard significance testing based on Pearson's R and Spearman's Correlation tests:

- Participation – Regularity of participation (Q2.3 Frequency of contribution to activities)
- Participation - Number of hours (total number of hours squared, 4 category variable)

Social capital is associated with a raft of hypothesised secondary benefits, including improved health and wellbeing, ability to engage in education and employment, and overall happiness. Using social capital scale scores, the bivariate relationships between social capital and other values were tested also using standard correlation procedures and significance tests (Pearson's R and Spearman's Correlation):

- Gaining skills or benefits (Q 2.4 grouped into 3 categories)
- Perceptions of increased health and wellbeing (Q 5.3 binary categories)
- Improved employment outcomes (Q 3.1 binary category low/medium and somewhat improved or more)
- Improved happiness (Q 3.1 low-medium and high and above)
- Sense of home (Q 4.2b recoded to 2 categories, Does not or sometimes feels like home, Yes, I feel at home)

Results

Table 7. Summary of H4 results.

Hypothesis	Member participation in co-operative governance and/or management generates positive social capital outcomes for that member
Dependent variable	• Social capital scores – 2 categories low/medium and high/very high
Significant variables (1% unless indicated, 5%**, 10%*)	• Gained skills, 2 categories 0 skills or 1-8 skills** • Improved employment outcomes, 3 categories** • Improved education outcomes, 3 categories** • Improved health/wellbeing outcomes, 3 categories** • Sense of home, 2 categories**
Insignificant variables	Social capital scores are consistently found to be significantly related to almost all variables examined in the member survey. Exceptions relate to specific derived (created) items about whether peak bodies or co-operatives have responsibility for maintenance of the co-operative buildings and grounds, and engagement/influence in wider co-operative sector.

Baseline data comparisons with national social capital scores and national population data

One original sub-aim of the research was to enable direct comparisons between the results of social capital survey items in the Tenant Member survey with national data. As a result of changed question item wording during the questionnaire development stage, and the input of key stakeholders to tailor the questionnaire to the rental co-operative sector, the value of

the analysis of social capital in these data relate to the examination of factors that correlate highly with social capital among tenant members, and those that do not. Question item changes to tailor the survey toward a dedicated co-operative survey design renders national comparisons difficult, as do different modes of sampling and data collection between the Tenant Member survey and other national data collections. For example, items pertaining to mutuality and reciprocity, networks, and trust within the Tenant Member survey focus on these dimensions of social capital within the co-operative, local area and between members and peak bodies, rather than, for example, generalised networks of mutuality and trust that are more typically collected in social capital survey data.

Similar issues relate to the applicability and ability of comparing other aspects of Tenant Member survey data results with national surveys in other areas of interest including general satisfaction, self-assessed health and wellbeing, improvements to employment and education over time, and sense of home/safety at home and in the local area. In all cases, while it is possible to consider Tenant Member data against national data collections, drawing any conclusions based on such comparisons is difficult as question items within the Tenant Member questionnaire are tailor-designed to establish how these factors are facilitated within the housing co-operative sector, which other aspects of co-operative living relate to each, as well as to identification of barriers that challenge development of optimal values in co-operative housing including within the community housing sector. Challenges related to comparing Tenant Member survey data findings with national data specifically relate to Hypothesis 8 (comparison of Tenant Member survey social capital scores with national averages) and Hypothesis 14 (comparison of Tenant Member survey data about sense of safety and security with national averages).

Hypothesis 5. Health and wellbeing

Living in a co-op generates positive health and wellbeing outcomes

The econometric model that aligns with this hypothesis is as follows:

$$H\&W = \beta_0 + \beta_1 C_LIVING + \beta_X X + \varepsilon$$

where $H\&W$ is a measure of health or wellbeing outcomes, C_LIVING is a measure representing the variable “living in a co-op” and X is a vector of control variables. The null hypothesis is $H_0: \beta_1 \leq 0$ and alternative hypothesis is $H_1: \beta_1 > 0$. That is, we expect to see a positive relationship between living in a co-op and health or wellbeing, holding all other variables constant.

Method

For the dependent variable, we focussed on member survey questions 2.11 and 3.1:

- 2.11. For you, what are the benefits of living in your co-op?
 - Respondents could choose as many benefits that applied and we focussed on whether they had chosen “Enjoying better health”.
 - Thus, this variable was a yes or no response

- 3.1. Has living in your co-op impacted ... “Your general health” or “Your general happiness”
 - This question used a Likert scale:
 - Very negative impact 1
 - Somewhat negative impact 2
 - An impact - neither positive nor negative 3
 - Somewhat positive impact 4
 - Very positive impact 5
 - No impact 6
 - We grouped the responses into three categories
 - Very negative impact or somewhat negative impact = 0
 - An impact - neither positive or negative OR no impact = 1
 - Somewhat positive impact or very positive impact = 2

In terms of the independent variable “living in a co-op”, we did not have a counter-factual. All our respondents were members of and lived in co-ops of various design. However, we made use of the typology and variables within the typology related to how autonomous the co-operatives are in each cluster. We also had responses to questions related to the member’s participation in co-op activities; “living in a co-op” may be reflected in how often and in what ways the member participates. Further, member survey Q1.5 asked respondents whether they wanted to live in a coop, or this coop, or whether they did not care where they lived.

Our assumption is that members wanting to live in “this” or “a” coop represents the variable “living in a coop”. The importance of co-op principles (Q1.6) may also reflect the variable “living in a coop” and the change in importance of these principles may also reflect the independent variable. Finally, we had data on the length of time members had been in their coop, which reflects the independent variable.

Results

Key to abbreviations

- Voluntary and open membership (VOM)
- Democratic member control (DMC)
- Member economic participation (MEP)
- Autonomy and independence (AI)
- Education, training and information (ETI)
- Cooperation among cooperative (CAC)
- Concern for the community (CFC)

Table 8. Summary of H5 results.

Hypothesis Living in a co-op generates positive health and well-being outcomes			
Dependent variable	Health as a co-op benefit (Chose this benefit = 1; did not choose the benefit= 0)	Has living in a co-op benefit affected general health (Negative=0, neutral=1, positive=2)	Has living in a co-op benefit affected general happiness (Negative or neutral=0, positive=1)
Significant variables (1% unless indicated, 5%**, 10%*) and descriptive reporting where applicable	• Importance of co-op principles ⇒ VOM – Now ⇒ VOM – Change ⇒ DMC – Now ⇒ DMC – Change** ⇒ AI – Now ⇒ AI – Change** ⇒ ETI – Now** ⇒ CFC – Before ⇒ CFC – Now • Satisfaction with co-op – tenancy • Satisfaction with co-op – Prop. & grounds** • Satisfaction with co-op – membership • Satisfaction with co-op – governance • Satisfaction with co-op – finance** • Satisfaction with co-op – tenant support	• Participation – count of activities (+ve)** • Importance of co-op principles ⇒ VOM – Now ⇒ VOM – Change ⇒ DMC – Now ⇒ DMC – Change** ⇒ MEP – Change** ⇒ AI – Now ⇒ AI – Change ⇒ ETI – Now ⇒ ETI – Change ⇒ CAC – Change** ⇒ CFC – Before ⇒ CFC – Now • Satisfaction with co-op – tenancy • Satisfaction with co-op – Prop. & grounds	• Participation – count of activities (+ve) • Importance of co-op principles ⇒ DMC – Now** ⇒ AI – Now* ⇒ AI – Change** ⇒ ETI – Change ⇒ CAC – Change ⇒ CFC – Now ⇒ CFC – Change • Satisfaction with co-op – tenancy • Satisfaction with co-op – Prop. & grounds • Satisfaction with co-op – membership • Satisfaction with co-op – governance • Satisfaction with co-op – finance • Satisfaction with co-op – tenant support • Satisfaction with co-op – Other tasks

• Satisfaction with co-op – Other tasks** • Social capital and autonomy ⇒ I know most people in co-op** ⇒ Most people know me ⇒ Influence over what co-op is like ⇒ Members and I agree on co-op needs ⇒ Solve problems w/o external support ⇒ People look out for each other and help out ⇒ Importance of sense of community ⇒ I feel a strong sense of community ⇒ I have a say on important issues with housing provider ⇒ I talk to people in the co-op ⇒ People can be trusted in the co-op** ⇒ I borrow and exchange favours in co-op ⇒ Good place to live ⇒ Good place to raise children ⇒ Good place for family to live in ⇒ Good place to retire/grow old • Typology - influence ⇒ Dummy variable SH, BM, M (-ve) ⇒ Dummy variable BM, M (+ve) • Cluster (CERC, NSW, CMS, other) (+ve)** ⇒ Cluster dummy – CERC (-ve) ⇒ Cluster dummy – NSW (+ve) • I wanted to live in a coop + this coop (+ve)** • I wanted to live in this coop (+ve)** • It wasn't important to me where I lived (-ve) • Satisfaction with building quality • Satisfaction space for family** • Satisfaction for HH needs • Satisfaction with comfort to live in • Satisfaction – safe and secure in home • Satisfaction – safe and secure in coop*	• Satisfaction with co-op – membership • Satisfaction with co-op – governance • Satisfaction with co-op – finance • Satisfaction with co-op – tenant support • Satisfaction with co-op – Other tasks • Social capital and autonomy ⇒ I know most people in co-op ⇒ Most people know me** ⇒ Influence over what co-op is like ⇒ Members and I agree on co-op needs ⇒ Solve problems w/o external support ⇒ Problems solved with external support ⇒ Problems difficult to solve (-ve) ⇒ People look out for each other and help out ⇒ Importance of sense of community ⇒ I feel a strong sense of community ⇒ I have a say on important issues with housing provider ⇒ People move in and out of coop (-ve) ⇒ I talk to people in the co-op ⇒ People can be trusted in the co-op ⇒ I borrow and exchange favours in co-op ⇒ Good place to live ⇒ Good place to raise children ⇒ Good place for family to live in ⇒ Good place to retire/grow old • Typology - influence ⇒ Dummy variable SH, BM, M (-ve) ⇒ Dummy variable SH, BM (+ve)* • Cluster (CERC, NSW, CMS, other) (+ve) ⇒ Cluster dummy – CERC (-ve) ⇒ Cluster dummy – All others (+ve) • I wanted to live in a coop + this coop (+ve)* • I wanted to live in this coop (+ve)	• Social capital and autonomy ⇒ I know most people in co-op ⇒ Most people know me ⇒ Influence over what co-op is like ⇒ Members and I agree on co-op needs ⇒ Solve problems w/o external support ⇒ Problems solved with external support ⇒ Problems difficult to solve (-ve)** ⇒ People look out for each other and help out ⇒ Importance of sense of community ⇒ I feel a strong sense of community ⇒ I have a say on important issues with housing provider ⇒ People move in and out of coop (-ve)** ⇒ I talk to people in the co-op ⇒ People can be trusted in the co-op ⇒ I borrow and exchange favours in co-op ⇒ Good place to live ⇒ Good place to raise children ⇒ Good place for family to live in ⇒ Good place to retire/grow old • Typology - influence ⇒ Dummy variable SH, BM, M (-ve)** • Cluster (CERC, NSW, CMS, other) (+ve) ⇒ Cluster dummy – CERC (-ve) ⇒ Cluster dummy – All others (+ve) • I wanted to live in this coop (+ve) • It wasn't important to me where I lived (-ve) • Satisfaction with building quality • Satisfaction space for family • Satisfaction for HH needs • Satisfaction with comfort to live in • Satisfaction – safe and secure in home • Satisfaction – safe and secure in coop
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	• Satisfaction with accessibility • Regional versus metro (Metro +ve) • Age • Gender (males +ve) • Born in Aus (no +ve) • General health** • Mental health • Employment status (employment –ve)** • Source of income (wages –ve)**	• It wasn't important to me where I lived (-ve) • Satisfaction with building quality • Satisfaction space for family • Satisfaction for HH needs • Satisfaction with comfort to live in • Satisfaction – safe and secure in home • Satisfaction – safe and secure in coop* • Satisfaction with accessibility • Regional versus metro (Metro +ve) • Participation – Regularity** • Gender (males +ve) • Born in Aus (no +ve)** • General health • Mental health • Education	• Satisfaction with accessibility • Regional versus metro (Metro +ve) • Participation – Regularity** • Age** • Gender (males +ve)** • Born in Aus (no +ve)** • General health • Mental health • Education**
Insignificant variables	• Participation – count of activities • Participation – number of hours • Importance of co-op principles ⇒ VOM – Before ⇒ DMC – Before ⇒ MEP – Before ⇒ MEP – Now ⇒ MEP – Change ⇒ AI – Before ⇒ ETI – Before ⇒ ETI – Change ⇒ CAC – Before ⇒ CAC – Now ⇒ CAC – Change ⇒ CFC – Change • Social capital and autonomy ⇒ Problems solved with external support ⇒ Problems difficult to solve ⇒ People move in and out of coop • Typology - influence	• Participation – number of hours • Importance of co-op principles ⇒ VOM – Before ⇒ DMC – Before ⇒ MEP – Before ⇒ MEP – Now ⇒ AI – Before ⇒ ETI – Before ⇒ CAC – Before ⇒ CAC – Now ⇒ CFC – Change • Typology - influence ⇒ Dummy variable BM, M • Cluster dummy – NSW • Cluster dummy – CMC • I wanted to live in a coop • I wanted to live in special purpose • Participation – Role in co-op • Age • Employment status	• Participation – number of hours • Importance of co-op principles ⇒ VOM – Before ⇒ VOM – Now ⇒ VOM – Change ⇒ DMC – Before ⇒ DMC – Change ⇒ MEP – Before ⇒ MEP – Now ⇒ MEP – Change ⇒ AI – Before ⇒ ETI – Before ⇒ ETI – Now ⇒ CAC – Before ⇒ CAC – Now ⇒ CFC – Before • Typology - influence ⇒ Dummy variable BM, M ⇒ Dummy variable SH, BM • Cluster dummy – NSW

• Dummy variable SH, BM • Cluster dummy – CMC • Cluster dummy – Other • I wanted to live in a coop • I wanted to live in special purpose • Participation – Role in co-op • Participation – Regularity • Education • Financial situation • Living situation	• Source of income • Financial situation • Living situation	• Cluster dummy – CMC • I wanted to live in a coop + this coop • I wanted to live in a coop • I wanted to live in special purpose • Participation – Role in co-op • Employment status • Source of income • Financial situation • Living situation
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Hypothesis 6. Sense of home

Living in a co-op creates a strong sense of home

The econometric model that aligns with this hypothesis is as follows:

$$SENSE_OF_HOME = \beta_0 + \beta_1 C_LIVING + \beta_2 X + \epsilon$$

where SENSE_OF_HOME is a variable related to the degree to which the respondent's home feels like home, C_LIVING is a variable related to living in a cooperative and X is a vector of control variables as discussed below. The null hypothesis is $H_0: \beta_1 \leq 0$ and alternative hypothesis is $H_1: \beta_1 > 0$. That is, we expect to see a positive relationship between the sense of home and living in a cooperative, holding all other variables constant.

Method

The dependent variable is represented by member survey question 4.2 *Does your co-op dwelling feel like home?* Respondents had a choice from 5 options:

- Yes, I feel very much at home (1)
- Yes, I feel somewhat at home (2)
- Sometimes feels like home and other times does not (3)
- No, I do not feel very much at home (4)
- No, I strongly feel not at home (5)

The independent variable is difficult to define as with hypothesis 5. However, the outcomes for this hypothesis were greatly impacted by the lack of variation amongst answers given by respondents. For example, 85.7% of respondents indicated that their home feels very much like home (74.3%) or somewhat like home (11.4%) and another 10.6% indicated that their coop dwelling sometimes feels like home. There were only 7 of 245 valid responses indicating that their dwelling does not feel very much at home and only 2 responses who strongly felt this way.

These descriptive results are strongly indicative of the fact that coop living produces a sense of home. However, the lack of variation makes it difficult to conduct statistical tests. Statistical analysis requires a variation around the mean response to a dependent variable with that variation aligning (or not) with a variation around the mean of another variable, such as age or gender or in this case coop living. As there was very little variation around the mean of the dependent variable, we were unable to conduct meaningful statistical analysis for most variables aligned with the concept of coop living.

As above, we also did not have responses to the same questions from residents in non-cooperative housing. As such, we relied on the variable "participation in the coop" as a measure of "living in a cooperative". We were able to provide some indication of what drives a sense of home, even with the very limited variation in the dependent variable as indicated below in Table 9.

Results

Table 9. Summary of H6 results.

Hypothesis	Living in a co-op (participation) creates a strong sense of home
Dependent variable	Sense of home
Significant variables (1% unless indicated, 5%** , 10%*) and descriptive reporting where applicable	• Dwelling size satisfaction • Health • Mental health • Participation – Role in coop* • Gender – female lower** • Type of home – variable has no meaning • Length • Length of time in residence
Insignificant variables	• Typology clusters • Participation – regularity of participation • Size of coop • Born in Aust • State – Variable has no meaning • Age

Hypothesis 7. Living in a co-op creates a stronger sense of housing stability

Living in a co-op creates a stronger sense of housing stability

The econometric model that aligns with this hypothesis is as follows:

$$HOUSING_STABILITY = \beta_0 + \beta_1 C_LIVING + \beta_2 X + \epsilon$$

where HOUSING_STABILITY is a variable regarding the degree to which respondent in cooperative housing feel stable in their homes, C_LIVING is a variable related to living in a cooperative and X is a vector of control variables as discussed below. The null hypothesis is $H_0: \beta_1 \leq 0$ and alternative hypothesis is $H_1: \beta_1 > 0$. That is, we expect to see a positive relationship between the sense of stability and living in a cooperative, holding all other variables constant.

Method

The dependent variable is represented by member survey question 4.4. *Can you live in your co-op as long as you want?* Respondents answered yes or no to this question. Member survey question 4.5 also asked respondents: *How long do you want to stay in your co-op?* This question was a seven part response:

- Less than a year (1)
- 1-2 years (2)
- 3-5 years (3)
- 6-10 years (4)
- 11-15 years (5)
- The rest of my life (6)
- Don't know/not sure (7)

The independent variable is difficult to define as with hypotheses 5 and 6 and the outcomes for this hypothesis were again impacted by the lack of variation amongst answers given by respondents. For example, 81% of respondents indicated that they could live in their home as long as they wanted with just 7 of 242 respondents answering no to question 4.4. In terms of question 4.5, Table 10 displays the responses and the lack of variation in the data.

Table 10. Answers to Q4.5 "How long do you want to stay in your co-op?"

Response	Frequency	Percent
Less than a year	2	0.8
1-2 years	4	1.6
6-10 years	5	2.0
11-15 years	6	2.4
The rest of my life	181	73.9
Don't know/not sure	47	19.2
Total	245	100.0

These descriptive results are strongly indicative of the fact that coop living produces a sense of stability. However, the lack of variation makes it difficult to conduct statistical tests. Statistical analysis requires a variation around the mean response to a dependent variable with that variation aligning (or not) with a variation around the mean of another variable, such as age or gender or in this case coop living. As there was very little variation around the mean of the dependent variable, we were unable to conduct meaningful statistical analysis for most variables aligned with the concept of coop living.

As above, we also did not have responses to the same questions from residents in non-cooperative housing. As such, we relied on the variable “participation in the coop” as a measure of “living in a cooperative”.

Results

Table 11. Summary of H7 results.

Hypothesis		Living in a co-op (participation) creates a stronger sense of housing stability
Dependent variable		Housing stability
Significant variables (1% unless indicated, 5%**, 10%*) and descriptive reporting where applicable		• Participation – regularity of participation* • Participation – Role in coop** • Dwelling size satisfaction* • Mental health*
Insignificant variables		• Size of coop • Type of home • Age • Gender • Born in Aust • Health • Clusters

Hypothesis 8. Living in a co-op correlates with higher levels of social capital than national averages

For discussion of social capital comparisons see ‘Baseline data comparisons with national social capital scores and national population data’ section, under Hypothesis 4: Participation generates positive social capital outcomes.

Due to the tailoring of the Tenant Member questionnaire to the co-operative sector, the focus of analysis is on understanding social capital within the co-operative sector and factors that facilitate and challenge social capital in these contexts, rather than on national comparisons.

Hypothesis 9. Autonomy and agency

Members in co-operatives that have greater sense of autonomy and/or responsibility have a greater sense of agency and empowerment within their co-operative and sector

The econometric model that aligns with this hypothesis is as follows:

$$AGENCY = \beta_0 + \beta_1 AUTONOMY + \beta_2 X + \epsilon$$

where *AGENCY* is a variable regarding the degree to which respondents in cooperative housing feel a sense of agency or empowerment, *AUTONOMY* is a variable related to the degree to which a coop has responsibility and control over building conditions and tenancy choices and *X* is a vector of control variables as discussed below. The null hypothesis is $H_0: \beta_1 \leq 0$ and alternative hypothesis is $H_1: \beta_1 > 0$. That is, we expect to see a positive relationship between autonomy and agency, holding all other variables constant.

Method

The dependant variable (*AGENCY*) can be measured using two questions in the member survey. The first derives from member survey question 2.9: *To what extent do you agree with the following statements about your co-op?* There were multiple answers to this question and we focus on the following two:

- I have influence over what my co-op is like (3)
- I am able to have a say on issues that are important to me with my housing provider (11)

Members responded on a six-part Likert scale:

- Strongly disagree
- Somewhat disagree
- Neither agree nor disagree
- Somewhat agree
- Strongly agree
- Don't know/Not sure

The other question is 2.11: *For you, what are the benefits of living in your co-op?* Members were asked to select as many as apply and we therefore have a yes or no response to the following options:

- Being able to use my voice to improve where I live (3)
- Being able to collectively make decisions that shape where I live (4)
- Working collectively with others to shape the co-operative sector (5)

The independent variable that we use to measure AUTONOMY is based on the typology data and clusters. In particular, we focus on the typology data related to the clusters themselves and our expectation is that type 4 (WA, SA, RHCs) are more autonomous than type 2 (NSW) and type 1 (CERCs), with type 3 (CMC) being the least autonomous. In addition, we can use specific typology attributes for tenancy responsibility, maintenance responsibility, and influence over peak body attribute.

Results

Table 12. Summary of H9 results.

Hypothesis Members in co-operatives that have greater levels of autonomy and/or responsibility have a greater sense of agency and empowerment within their co-op and the sector						
Dependent variable	Influence over what my co-op is like (agree, neutral, disagree)	Have a say on issues important to me with housing provider (agree versus neutral and disagree)	Benefit of co-op living: Work collectively to shape sector (yes, no)	Benefit of co-op living: Able to use voice to improve where I live (yes, no)	Benefit of co-op living: Able to collectively shape where I live (yes, no)	Agency and empowerment (chose three of the benefits =2; one or two benefits = 1: none = 0)
Significant variables (1% unless indicated, 5%**, 10%*) and descriptive reporting where applicable	- Cluster (CERC, NSW, CMC, other) (+ve) - Cluster dummy – CERC (-ve) - Cluster dummy – NSW (+ve) - Cluster dummy – CMC (-ve)* - Cluster dummy – Other (+ve)** - Typology – Tenancy (+ve) ⇒ NSW (+ve) ⇒ All aspects (-ve) - Typology - Maintenance (+ve)** ⇒ Dummy – all aspects** - Typology - influence ⇒ Dummy variable SH, BM, M (-ve)**	- Cluster (CERC, NSW, CMC, other) (+ve)* - Cluster dummy – CERC (-ve) - Cluster dummy – NSW (+ve) - Typology – Tenancy (+ve) ⇒ NSW (+ve) - Typology - influence ⇒ Dummy variable SH, BM, M (-ve) ⇒ Dummy variable BM, M (+ve) - Co-located (+ve)* - Not co-located (-ve) - Participation – role - Satisfaction – dwelling size - Age (older +ve)* - Gender (male +ve) - Born in Aust (no	- Cluster dummy – CERC (-ve)** - Cluster dummy – NSW (+ve) - Cluster dummy – CMC (-ve) - Typology – Tenancy (+ve) ⇒ CERC, WA, Ind (-ve)** ⇒ NSW (+ve) - Typology - Maintenance dummy (no aspects) (-ve)* - Typology - influence ⇒ Dummy variable SH, BM, M (-ve) ⇒ Dummy variable BM, M (+ve) - Not co-located (-ve)** - Mixed (+ve)**	- Cluster (CERC, NSW, CMC, other) (+ve)* - Cluster dummy – CERC (-ve)** - Cluster dummy – NSW (+ve)** - Typology – Tenancy (+ve) ⇒ NSW (+ve)** ⇒ Typology - influence ⇒ Dummy variable SH, BM, M (-ve) ⇒ Dummy variable BM, M (+ve)** - Not co-located (-ve)** - Mixed (+ve)* - Regional versus metro (metro +ve) - Participation – role - Participation	- Cluster (CERC, NSW, CMC, other) (+ve) - Cluster dummy – CERC (-ve) - Cluster dummy – NSW (+ve) - Cluster dummy – Other (+ve) - Typology – Tenancy (+ve) ⇒ CERC, WA, Ind (-ve) ⇒ NSW (+ve) - Typology - Maintenance dummy (all aspects) (+ve)** - Typology – Maintenance dummy (responsive only) (-ve)* - Typology - influence ⇒ Dummy variable SH, BM, M (-ve)	- Cluster (CERC, NSW, CMC, other) (+ve)** - Cluster dummy – CERC (-ve) - Cluster dummy – NSW (+ve) - Cluster dummy – CMC (-ve)** - Cluster dummy – Other (+ve)* - Typology – Tenancy (+ve) - NSW (+ve) - Typology - Maintenance (+ve)* - Typology - influence ⇒ Dummy variable SH, BM, M (-ve) ⇒ Dummy variable BM, M (+ve) - Co-located (+ve)** - Not co-located (-ve)

	⇒ Dummy variable BM, M (+ve)** • Co-located (+ve) • Not co-located (-ve) • Regional versus metro (metro +ve) • Participation – role • Participation frequency • Satisfaction – dwelling size • Age (older +ve)* • Gender (male +ve) • Born in Aust (no +ve) • General health • Mental health	+ve)** • General health • Mental health	• Regional versus metro (metro +ve) • Participation – role • Participation frequency • Satisfaction – dwelling size* • Gender (male +ve) • General health • Mental health	frequency • Satisfaction – dwelling size • Age (older +ve)* • Born in Aust (no +ve)* • General health • Mental health	⇒ Dummy variable BM, M (+ve) • Co-located(+ve) • Not co-located (-ve) • Regional versus metro (metro +ve) • Participation – role • Participation frequency • Satisfaction – dwelling size • Gender (male +ve)** • Born in Aust (no +ve)** • General health • Mental health	• Regional versus metro (metro +ve) • Participation – role • Participation frequency • Satisfaction – dwelling size • Gender (male +ve) • Born in Aust (no +ve)** • General health • Mental health
Insignificant variables		• Cluster dummy – CMC • Cluster dummy – Other • Typology - Maintenance dummy (all aspects) • Regional versus metro (metro +ve) • Participation frequency	• Cluster dummy – Other (+ve) • Typology - Maintenance • Typology - Maintenance dummy (all aspects) • Typology – Maintenance dummy (responsive only) • Co-located • Age • Born in Aust	• Cluster dummy – CMC • Cluster dummy – Other • Typology - Maintenance • Typology - Maintenance dummy (all aspects) • Co-located • Gender	• Cluster dummy – CMC • Typology - Maintenance • Mixed • Age	• Typology - Maintenance dummy (all aspects) • Age

Hypothesis 10. Intentionality and participation

Members with different reasons for joining the co-op will have different levels of participation in the co-op; OR Members who wanted to live in the coop will have higher levels of participation

The econometric model that aligns with this hypothesis is as follows:

$$PART = \beta_0 + \beta_1 REASON + \beta_X X + \epsilon$$

where *PART* is a variable measuring the degree of participation, *REASON* is a variable related to the reason members joined the coop (wanting to join a, or that particular, coop) and *X* is a vector of control variables as discussed below. The null hypothesis is $H_0: \beta_1 \leq 0$ and alternative hypothesis is $H_1: \beta_1 > 0$. That is, we expect to see a positive relationship between a desire to join a, or the specific coop, and participation, holding all other variables constant.

Method

The dependent variable for this hypothesis (*PART*) relates to two questions in the member survey. First, we used the member survey Q2.3: *In general, how regularly would you engage in these activities?* This is labelled “participation - regularity” below. Members indicated the regularity of participation based on the following categories:

- Most weeks = 0 (45% of members)
- Fortnightly = 1 (9%)
- Monthly = 2 (23%)
- Less than monthly = 3 (9%)
- No contribution = 4 (15%)

Second, we used the member survey Q2.1: *As a co-op member, do you hold a specific role in your co-op? (E.g., Director, Chairperson, minute taker, committee member, mail officer, etc.)* This is a yes/no answer with 71% indicating they do have a role and 29% indicating that they do not have a role.

The independent variable (*REASON*) relates to member survey question 1.5: *In addition to needing housing, what are the main reasons you live in your housing co-op? Please order any reasons that apply to you, from most important (1) to least important (4).*

- I wanted to live in a housing co-op (1)
- I wanted to live in *this* housing co-op (2)
- I wanted to live in housing with a special purpose (e.g., Aboriginal housing, women’s housing, or older persons’ housing) (3)
- It was not important to me whether it was housing co-op or not (4)

In terms of developing usable variables for this question, we created dummy variables for each possible answer where a code of 1 was given if a member prioritised an answer as one of their top two responses. For example, if a member said they “wanted to live in a co-op” as one of their top 2 ranked responses, this was coded 1. The code of 0 was given if the answer was not ranked or was ranked 3 or 4.

Results

Table 13. Summary of H10 results.

Hypothesis	Members with different reasons for joining the co-op will have different levels of participation in the co-op.
Dependent variable	• Participation – Role • Participation – regularity
Significant variables (1% unless indicated, 5%**, 10%*) and descriptive reporting where applicable	• I wanted to live in a co-op + this co-op (+ve)** • I wanted to live in this co-op (+ve)** • I wanted to live in special purpose (-ve)** • It wasn't important where I live (-ve for regularity only)**
Insignificant variables	• I wanted to live in a co-op

Hypothesis 11. Co-operative principles and participation

Members' interest in the co-operative principles correlates with levels of participation in co-operative governance and management

The econometric model that aligns with this hypothesis is as follows:

$$PART = \beta_0 + \beta_1 PRINCIPLES + \beta_X X + \epsilon$$

where *PART* is a variable measuring the degree of participation, *PRINCIPLES* is a variable related to a member's commitment to the seven cooperative principles (before joining, now, or change in), and *X* is a vector of control variables. The null hypothesis is $H_0: \beta_1 \leq 0$ and alternative hypothesis is $H_1: \beta_1 > 0$. That is, we expect to see a positive relationship between commitment to the principles and participation, holding all other variables constant.

Method

The dependent variable for this hypothesis (*PART*) relates to member-tenant survey Q 2.2: *How many hours per month do you spend on each of the following activities, ON AVERAGE?*

- Tenancy-related activities
- Property and grounds activities
- Membership-related activities
- Governance activities
- Finance activities
- Individual tenant support
- Other co-op activities

We summed all activities and created a variable on a three-part scale:

- 0 hours
- 1-10 hours
- 11+ hours

The independent variable was constructed from member survey question 1.6: *How important were the following principles to you when you moved into this co-op and how important are they to you now:*

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 Co-operatives
7. Concern for Community

Respondents answered this question for:

- When you moved into this co-op?
 - Not at all important (1)
 - Slightly important (2)
 - Moderately important (3)
 - Very important (4)
 - Extremely important (5)
- Now?
 - Not at all important (1)
 - Slightly important (2)
 - Moderately important (3)
 - Very important (4)
 - Extremely important (5)

Here we constructed three variables. The first was a dummy variable “when you joined” or moved into the coop with very or extremely important equalling 1 and all other responses equalling 0. The second was a similar construction for the importance of the principles “now”. The third looked at the change with 1=more important and 0=less or the same level of importance.

Results

Table 14. Summary of H11 results.

Hypothesis		Interest in co-op principles correlates with level of participation (co-op governance and management)
Dependent variable		• Participation – hours (0h, 1-10h, 11+) •
Significant variables (1% unless indicated, 5%**, 10%*) and descriptive reporting where applicable		• Principles – democratic control (when joined)* • Principles – democratic control (now) for two category independent* • Principles – member economic participation for two category independent (now)* • Participation – Role in coop • Participation – Regularity of • Age • Gender* – males report they do more • Health* • Mental health** •
Insignificant variables		• All other principles – when joined, now and change • Type of home • Satisfaction – dwelling size • Satisfaction – quality/condition • Born in Aust • State

Hypothesis 12. Training and participation

Member training in cooperative participation at the start of the membership leads to higher levels of participation in co-operative

The econometric model that aligns with this hypothesis is as follows:

$$PART = \beta_0 + \beta_1 TRAINING + \beta_X X + \epsilon$$

where *PART* is a variable measuring the degree of participation, *TRAINING* is a variable related to the degree and source of training when members joined the cooperative, and *X* is a vector of control variables. The null hypothesis is $H_0: \beta_1 \leq 0$ and alternative hypothesis is $H_1: \beta_1 > 0$. That is, we expect to see a positive relationship between training and participation, holding all other variables constant.

Method

The dependent variable for this hypothesis (*PART*) relates to member-tenant survey Q 2.2: *How many hours per month do you spend on each of the following activities, ON AVERAGE?*

- Tenancy-related activities
- Property and grounds activities
- Membership-related activities
- Governance activities

- Finance activities
- Individual tenant support
- Other co-op activities

We summed all activities and created a variable on a three-part scale:

- 0 hours
- 1-10 hours
- 11+ hours

The independent variable was constructed from two questions in the member survey. First, in question 1.8 we asked: *When you moved into this co-op, were you given adequate support or training on how to be a co-op member:*

- Yes (1)
- No (2)
- Not sure/don't remember (3)

This variable was manipulated into a binary variable such that Yes=1 and no, not sure, don't remember =0.

Second, in question 1.9 we asked: *Who provided the support or training you were given? Please select as many answers as apply.*

- Co-op based, learning as you go (1)
- Formal training delivered by your co-op (2)
- Formal training delivered by your housing provider or previous advocate, if you have one; e.g., CENSW, CEHL (Vic), ARCH (NSW), CEHSA, FOHCOL (WA), or Co-operation Housing (WA) (3)
- Other (4)
- Not applicable, did not receive training (5)

Results

Table 15. Summary of H12 results.

Hypothesis	
Dependent variable	• Participation – hours (0h, 1-10h, 11+)
Significant variables (1% unless indicated, 5%**, 10%*) and descriptive reporting where applicable	• Adequate support provided (Yes/No)** • Dummy variable (1=co-op based training or learning; 0=other (e.g. no training, housing provider training) • Participation – Role in coop • Participation – Regularity of • Age • Gender* – males report more hours • Health* • Mental health**
Insignificant variables	• Type of home • Satisfaction – dwelling size • Satisfaction – quality/condition • Born in Aust • State • Regional versus metro

Hypothesis 13. Co-operative responsibility and appropriateness of housing

Co-operative oversight of property activities correlates with housing that is more tailored and appropriate to members need

The econometric model that aligns with this hypothesis is as follows:

$$SATISFACTION_BUILDING = \beta_0 + \beta_1 CONTROL_BUILDING + \beta_X X + \epsilon$$

where *SATISFACTION_BUILDING* is a variable measuring the degree of satisfaction with elements of property and maintenance, *CONTROL_BUILDING* is a variable related to the degree of oversight and control of property and maintenance activities, and *X* is a vector of control variables. The null hypothesis is $H_0: \beta_1 \leq 0$ and alternative hypothesis is $H_1: \beta_1 > 0$. That is, we expect to see a positive relationship between oversight and control, and satisfaction with building quality, condition and the degree to which housing meets member's needs, holding all other variables constant.

Method

The dependent variable for this hypothesis (*SATISFACTION_BUILDING*) relates to member-tenant survey question 4.7: *Overall, how would you rate your satisfaction with the following aspects of your home?* We ran correlations for the following responses:

- Dwelling size (1)

- Quality/condition of the building (2)
- Enough space for me/my family (3)
- Suitable for my household needs (5)
- Comfortable to live in (6)
- Safe and secure within the home (7)
- Safe and secure inside your co-op buildings and interior common areas (8)
- Safe and secure in your co-op's outdoor common areas (9)
- Accessible for people with physical disabilities (11)

The responses were on a six-part Likert scale as follows:

- Extremely dissatisfied (1)
- Somewhat dissatisfied (2)
- Neither satisfied nor dissatisfied (3)
- Somewhat satisfied (4)
- Extremely satisfied (5)
- Not applicable (6)

We also constructed a new variable from these response using factor analysis in SPSS. Specifically, we created a variable called “satisfaction with housing quality”, which was a function of the responses to satisfaction with:

- Dwelling size
- Quality/condition of the building
- Enough space for me/my family
- Suitable for my household needs
- Comfortable to live in
- Safe and secure within the home

The independent variable was constructed from the typology question regarding maintenance responsibility. We asked whether housing co-operatives had the following responsibilities:

- 1 = Responsibility for all aspects of maintenance and repairs (1.2.1 and 1.2.2)
- 2 = Responsible for structural repairs only (1.2.1)
- 3 = Responsible for responsive repairs only (1.2.2)
- 4 = Responsible for no aspects of repairs and maintenance

For example, all housing co-operatives that are in partnership with CENSW were assigned to 3, while in Victoria there was a mixture of housing co-operatives assigned to 1, 3, or 4. No housing co-operatives in Australia are responsible for structural repairs only. We structured the data such that a co-op assigned to 1 had the greatest level of responsibility and those assigned to 4 had the lowest level. Only 16 co-ops were assigned to 4, with the majority assigned to 3. We also combined this typology designation into dummy variables comparing assignment of 1 to either 3 or 4. Finally, we structured a dummy variable for members in co-ops assigned to 3 versus all other co-ops.

Results

Table 16. Summary of H13 results.

Hypothesis Coop oversight of property activities correlates with housing that is more tailored and appropriate as measured by satisfaction with various aspects of housing								
Dependent variable	Satisfaction – Housing satisfaction scale (binary) with imputed variables based on 4.7.1-4.7.7	Satisfaction - dwelling size	Satisfaction - building	Satisfaction - enough space for my family	Satisfaction – suitable for HH needs	Satisfaction – comfortable to live in	Satisfaction – safe and secure in home	Satisfaction – safe and secure in coop and common areas
Significant variables (1% unless indicated, 5%**, 10%*) and descriptive reporting where applicable	• Dummy variable BM, M* • Cluster – NSW* • I wanted to live in this coop* • It wasn't important where I live(-ve) • Participation – Role in coop** • Participation – Regularity of** • Age (older +ve) • General health • Mental health • Source of income (-	• It wasn't important where I live(-ve)** • Participation – Regularity of* • Age (older +ve) • General health • Mental health • Education (+ve)**	• Typology - impact peak* • Dummy variables for SH, BM, M (-ve)** • Dummy variable BM, M (+ve) • Cluster – CERC (-ve)* • Cluster – NSW (+ve) • I wanted to live in this coop** • Participation – Role in coop • Participation – Regularity of • Age (older +ve) • Gender (Male	• Dummy variable – no peak (-ve)* • It wasn't important where I live (-ve)* • Participation – Role in coop • Participation – Regularity of** • Age (older +ve) • General health** • Mental health**	• Dummy variable BM, M (+ve)** • Cluster – CERC (-ve)* • Cluster – NSW (+ve)* • It wasn't important where I live • Participation – Role in coop • Participation – Regularity of • Age (older +ve) • Gender (Male +ve)* • Born in Aus (no +ve)* • General health • Mental health	• Typology – maintenance (autonomy -ve)** • Dummy variable BM, M (+ve)** • Cluster – NSW (+ve)** • Cluster - other (-ve)* • I wanted to live in this coop (+ve)** • It wasn't important where I live (-ve)** • Participation – Role in coop** • Participation – Regularity of**	• I wanted to live in this coop (+ve)* • It wasn't important where I live (-ve) • Participation – Role in coop* • Type of home (-ve) • Age (older +ve) • General health • Mental health • Source of income (-ve)* • Education (+ve)** • Financial situation (+ve)**	• Maintenance dummy – full responsibility (-ve)* • Maintenance dummy – responsive only (+ve)** • Dummy variable BM, M (+ve)** • Dummy variable – no peak (-ve)** • Cluster – NSW (+ve)* • Cluster - other (-ve)** • I wanted to live in this coop (+ve) • It wasn't important

	ve)**		+ve)* • Born in Aus (no +ve)* • General health • Mental health • Financial situation (secure +ve)**		• Source of income (-ve) • Financial situation (secure +ve)**	• Type of home (-ve) • Age (older +ve) • Born in Aus (no +ve)* • General health • Mental health • Source of income (-ve)*		where I live(-ve)** • Participation – Role in coop • Participation – Regularity of* • Age (older +ve) • Gender (Male +ve)* • Born in Aus (no +ve)** • General health • Mental health • Source of income (-ve)* • Financial situation (secure +ve)*
Insignificant variables	• Typology – maintenance • Typology - impact peak • Dummy variables for SH, BM, M • Dummy variable for SH, BM • Cluster • Cluster – CERC • Cluster - CMC • Cluster - other • I wanted to live in coop + this coop	• Typology - maintenance • Typology - impact peak • Dummy variables for SH, BM, M • Dummy variable for SH, BM • Dummy variable BM, M • Cluster • Cluster – CERC • Cluster – NSW • Cluster - CMC	• Typology - maintenance • Dummy variable for SH, BM • Dummy variable – no peak • Cluster • Cluster - CMC • Cluster - other • I wanted to live in coop + this coop • I wanted to live in a coop • I wanted to	• Typology - maintenance • Typology - impact peak • Dummy variables for SH, BM, M • Dummy variable for SH, BM • Dummy variable BM, M • Cluster • Cluster – CERC • Cluster – NSW • Cluster - CMC	• Typology - maintenance • Typology - impact peak • Dummy variables for SH, BM, M • Dummy variable for SH, BM • Dummy variable – no peak • Cluster • Cluster – CERC • Cluster - CMC • Cluster - other • I wanted to	• Typology - impact peak • Dummy variables for SH, BM, M • Dummy variable for SH, BM • Dummy variable – no peak • Cluster • Cluster – CERC • Cluster - CMC • I wanted to live in coop + this coop	• Typology - maintenance • Typology - impact peak • Dummy variables for SH, BM, M • Dummy variable for SH, BM • Dummy variable BM, M • Dummy variable – no peak • Cluster	• Typology - maintenance • Typology - impact peak • Dummy variables for SH, BM, M • Dummy variable for SH, BM • Cluster • Cluster – CERC • Cluster - CMC • I wanted to live in coop + this coop • I wanted to

	• I wanted to live in a coop • I wanted to live in special purpose • Regional Vs metro • Type of home • Gender • Born in Aus • Current employment • Education • Financial situation	• Cluster - other • I wanted to live in coop + this coop • I wanted to live in a coop • I wanted to live in this coop • I wanted to live in special purpose • Regional Vs metro • Participation – Role in coop • Type of home • Gender • Born in Aus • Current employment • Source of income • Financial situation	- live in special purpose • It wasn't important where I live • Regional Vs metro • Type of home • Current employment • Source of income • Education •	• Cluster - other • I wanted to live in coop + this coop • I wanted to live in a coop • I wanted to live in this coop • I wanted to live in special purpose • Regional Vs metro • Type of home • Gender • Born in Aus • Current employment • Source of income • Education • Financial situation	- live in coop + this coop • I wanted to live in a coop • I wanted to live in this coop • I wanted to live in special purpose • Regional Vs metro • Type of home • Current employment • Education •	• I wanted to live in a coop • I wanted to live in special purpose • Regional Vs metro • Gender • Current employment • Education • Financial situation •	• Cluster – CERC • Cluster – NSW • Cluster - CMC • Cluster - other • I wanted to live in coop + this coop • I wanted to live in a coop • I wanted to live in special purpose • Regional Vs metro • Participation – Regularity of • Gender • Born in Aus • Current employment	- live in a coop • I wanted to live in special purpose • Regional Vs metro • Type of home • Current employment • Education •
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Hypothesis 14. Sense of safety

Co-op members have a higher sense of safety in their homes and neighbourhoods than national averages

For discussion of 'sense of safety' comparisons see 'Baseline data comparisons with national social capital scores and national population data' section, under Hypothesis 4: Participation generates positive social capital outcomes.

Due to the tailoring of the Tenant Member questionnaire to the co-operative sector, the focus of analysis is on understanding sense of safety *within* the co-operative sector and factors that facilitate and challenge sense of safety in these contexts, rather than on national comparisons.

Hypothesis 15. Covid impacts

Co-op life and participation were impacted by COVID

The econometric model that aligns with this hypothesis is as follows:

$$COVID_IMPACT = \beta_0 + \beta_X X + \epsilon$$

where *COVID_IMPACT* is a variable measuring the degree of impact on social relations, the functioning of the coop and the relationship with the peak body, and *X* is a vector of control variables and variables that may reduce the covid impact. We want to understand what types of coops had lower Covid impact.

Method

The dependent variable for this hypothesis relates to member-tenant survey question 2.12: *How do you think COVID has impacted your co-op?* This question involved 3 aspects:

- Social relationships within your co-op (1)
- The work done to keep the co-op functioning (2)
- The relationship between your co-op and your provider (if you have one) (3)

The responses were along a six-part Likert scale as follows:

- Very negative impact (1)
- Somewhat negative impact (2)
- Neither positive or negative impact (3)
- Somewhat positive impact (4)
- Very positive impact (5)
- N/A (6)

There is no independent variable as such but we are interested in control variables related to:

- Co-location
- Participation
- Responsibility as measured by the typology variables and clusters
- State differences
- Age
- Health
- Gender
- Satisfaction with the running of the coop

Results

Table 17. Summary of H15 results.

Hypothesis	Co-op life and participation were impacted by COVID		
Dependent variable	COVID impact – On social relations in the co-op Impact highly negative in general (53% negative, 34% neutral, 13% positive)	COVID impact – On work to keep coop functioning Impact highly negative in general (46% negative, 37% neutral, 17% positive)	COVID impact – On relationship between coop and provider Impact somewhat negative in general (33% negative, 47% neutral, 20% positive)
Significant variables (1% unless indicated, 5%**, 10%*) and descriptive reporting where applicable	• Typology – Tenancy** ⇒ Dummy – All aspects (-ve)* ⇒ Dummy – All aspects except financial (+ve) • Typology – Maintenance** ⇒ Dummy – No aspects (-ve)** ⇒ None versus some (+ve)** • Typology – Opportunities to influence** ⇒ Dummy – SH, BM, M (-ve)** ⇒ Dummy – BM, M (+ve) ⇒ Lower autonomy versus higher (-ve) • Typology - Lease arrangement (Periodic, type 1, type2) (+ve) • Spatial configuration ⇒ Dummy – Co-located (+ve) ⇒ Dummy – Not co-located (-ve) ⇒ Dummy – Mixed (+ve)* • Cluster (+ve)** ⇒ Dummy – CERC (-ve)** ⇒ Dummy – NSW (+ve) ⇒ Dummy – CMC (-ve) ⇒ Dummy – All others (+ve)* • Age (+ve) • Mental health • Satisfaction with co-op – tenancy** • Satisfaction with co-op – membership	• Typology – Tenancy ⇒ Dummy – All aspects (-ve)* ⇒ Dummy – All aspects except financial (+ve) • Typology Maintenance Dummy – No aspects (-ve)** • Typology Maintenance Dummy – None versus some (+ve)** • Typology – Opportunities to influence ⇒ Dummy – SH, BM, M (-ve) ⇒ Dummy – BM, M (+ve)* ⇒ Lower autonomy versus higher (-ve) • Typology - Lease arrangement (Periodic, type 1, type2) (+ve) • Spatial configuration ⇒ Dummy – Co-located (+ve)** ⇒ Dummy – Not co-located (-ve) ⇒ Dummy – Mixed (+ve)** • Cluster (+ve)** ⇒ Dummy – CERC (-ve)** ⇒ Dummy – NSW (+ve) ⇒ Dummy – CMC (-ve)** • Mental health • Satisfaction with dwelling size* • Satisfaction with building quality** • Satisfaction with co-op – tenancy** • Satisfaction with co-op – membership**	• Typology – Tenancy ⇒ Dummy – All aspects (-ve) ⇒ Dummy – All aspects except financial (+ve) • Typology – Maintenance** ⇒ Dummy – All aspects (+ve)** ⇒ Dummy – Responsive only (-ve)* • Typology – Opportunities to influence ⇒ Dummy – SH, BM, M (-ve) ⇒ Dummy – BM, M (+ve) ⇒ Lower autonomy versus higher (-ve) • Typology - Lease arrangement (Periodic, type 1, type2) (+ve) • Spatial configuration ⇒ Dummy – Co-located (+ve)** ⇒ Dummy – Not co-located (-ve) ⇒ Dummy – Mixed (+ve)** • Cluster (+ve) ⇒ Dummy – CERC (-ve) ⇒ Dummy – NSW (+ve) ⇒ Dummy – CMC (-ve)* ⇒ Dummy – All others (+ve) • Age (+ve) • Mental health • Employment status (+ve)* • Feeling of home*

	• Satisfaction with co-op – governance** • Satisfaction with co-op – finance* • Satisfaction with co-op – tenant support** • Satisfaction with co-op – Other tasks** • Size of co-op (-ve)*	• Satisfaction with co-op – governance** • Satisfaction with co-op – finance** • Satisfaction with co-op – tenant support** • Satisfaction with co-op – Other tasks	• Satisfaction with dwelling size** • Satisfaction with building quality** • Satisfaction with co-op – tenancy • Satisfaction with co-op – membership • Satisfaction with co-op – governance • Satisfaction with co-op – finance • Satisfaction with co-op – tenant support • Satisfaction with co-op – Other tasks* • Coop dwelling feels like home*
Insignificant variables	• Typology – Tenancy Dummy – Selection only • Typology Maintenance Dummy – All aspects • Typology Maintenance Dummy – Responsive only • Typology Influence Dummy - SH, BM • Typology Influence Dummy – No peak • Gender • General health • Employment status • Feeling of home • Satisfaction with dwelling size • Participation – regularity • Satisfaction with building quality • Participation – hours • Coop dwelling feels like home • Length of time in residence	• Typology – Tenancy Dummy – Selection only • Typology – Maintenance • Typology Maintenance Dummy – All aspects • Typology Maintenance Dummy – Responsive only • Typology Influence Dummy - SH, BM • Typology Influence Dummy – No peak • Spatial configuration – Mixed • Cluster Dummy – All others • Age • Gender • General health • Employment status • Feeling of home • Participation – regularity • Participation – hours • Coop dwelling feels like home • Length of time in residence • Size of co-op	• Typology – Tenancy Dummy – Selection only • Typology Maintenance Dummy – No aspects • Typology Maintenance Dummy – Some versus none • Typology Influence Dummy - SH, BM • Typology Influence Dummy – No peak • Gender • General health • Participation – regularity • Participation – hours • Length of time in residence • Size of co-op

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APPENDIX. RESEARCH TOOLS

Research tool 1: CHP or RHC salary expenditure worksheet

This worksheet comprises four sheets:

1. Instructions
2. Expenditure on housing activity
3. Expenditure grouping guidance
4. Allocation sheet

These are shown on the following pages.

1. Instructions

Instructions

Grey cells indicate items that require your inputs.

The exercise includes all salary, time and non-salary expenditure associated with cooperative housing activities, including organising, overseeing and managing responsive and cyclical repairs. It also includes the costs of organising, overseeing and managing the payment of rent and utilities.

Building works expenditure and rents collected are included separately to allow comparison to expenditure workbooks completed by other Community Housing Providers. The meaning of "works expenditure" is discussed in the guidance.

Data in blue cells will be automatically generated.

General instructions

Please complete all boxes in the **Expenditure on Housing Activity** tab shaded grey for the year 2020/21.

Salaries expenditure in Peak bodies should include all on-costs, including leave entitlements and superannuation.

Dwellings and cooperatives in management should be the average figure for the relevant year and should exclude directly managed housing.

Where possible, please include any detailed working calculations on the **Working Sheet** tabs or as a separate Excel or Word file.

Guidance

Examples of the activities to be grouped in the various fields are contained in the **Expenditure grouping guidance** tab.

Corporate management overheads

To facilitate as close a reflection of cooperative management costs as possible, please align expenditure with a specific management field where possible.

For example, the cost of outsourced legal services related to eviction action should be included in the tenancy-related activities field.

The expenditure specified in the 'Corporate management overheads' field will be pro rataed to the four management fields according to the proportion of expenditure.

Staff salary expenditure

When calculating the expenditure on staff against each housing activity field, please include both:

- 100% of expenditure on staff whose activities can be aligned directly to a management field
- the relevant proportion of expenditure on staff whose activities span more than one management field.

For example, if a staff member undertakes both tenancy and property management activities, please apportion the expenditure according to the time spent.

This may require consultation with managers and/or staff or an activity-based costing exercise to be undertaken for some staff.

Non-salary expenditure

Include office costs and any contribution to cooperative housing management services procured externally. Do not include any GST element incurred.

Building works expenditure

Research suggests that building works expenditure is such a large cost that including it in total expenditure makes comparison across housing forms meaningless. In the research that we are building off, Pawson et al. (2015), they state that they exclude expenditures "outside provider control (e.g. property rates, insurance)", or "potentially influenced by historic property design or investment decisions (maintenance needs/expenditure)". This also includes modernisation expenditures. Thus, while we record these expenditures, we need to separate them from the core social housing activities for the purposes of comparison. There is a separate item for "Building works expenditure" in the Expenditure on housing activity tab and of course we will be measuring the cooperative's expenditure on maintenance as well. An indicator of the types of activities that constitute works expenditure is provided in the Expenditure grouping guidance.

Allocation sheet

When allocating costs to specific cooperatives, the default is to divide the total cost by the number of cooperatives and thereby allocate to each cooperative evenly.

2. Expenditure on housing activity

	A	B	C	D	E	F	G	H	I	J	K
1	Expenditure Summary Sheet										
2											
3	Organisation name										
4											
5	Dwellings in coopeartives	0									
6	Cooperatives	0									
7											
8		Salaries expenditure (in-house staff)					Non-salaries expenditure (incl. outsourced contributions to service)			Total expenditure	Expenditure per dwelling in management
9	Housing activity field	FTE	Salaries expenditure	Proportion of salaries expenditure	Pro rata overheads expenditure	Total salaries expenditure including overheads	Non salaries expenditure	Pro rata overheads expenditure	Total non salaries expenditure including overheads		
10	Core social housing activities										
11											
12	Tenancy-related activities		\$ -	#DIV/0!	#DIV/0!	#DIV/0!	\$ -	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
13											
14	Property and neighbourhood related activities		\$ -	#DIV/0!	#DIV/0!	#DIV/0!	\$ -	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
15											
16	Individual tenant support		\$ -	#DIV/0!	#DIV/0!	#DIV/0!	\$ -	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
17											
18	Additional governance, tenant and community services		\$ -	#DIV/0!	#DIV/0!	#DIV/0!	\$ -	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
19											
20	Sub total core social housing activities	0	\$ -	#DIV/0!	#DIV/0!	#DIV/0!	\$ -	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
21											
22	Other housing activities										
23											
24	Property acquisition and development		\$ -	#DIV/0!	#DIV/0!	#DIV/0!	\$ -	#DIV/0!	#DIV/0!	#DIV/0!	
25											
26	Disability support housing		\$ -	#DIV/0!	#DIV/0!	#DIV/0!	\$ -	#DIV/0!	#DIV/0!	#DIV/0!	
27											
28	Fee-for-service operations		\$ -	#DIV/0!	#DIV/0!	#DIV/0!	\$ -	#DIV/0!	#DIV/0!	#DIV/0!	
29											
30	Managing applications		\$ -	#DIV/0!	#DIV/0!	#DIV/0!	\$ -	#DIV/0!	#DIV/0!	#DIV/0!	
31											
32	Other services and projects		\$ -	#DIV/0!	#DIV/0!	#DIV/0!	\$ -	#DIV/0!	#DIV/0!	#DIV/0!	
33											
34	Sub total other housing activities	0	\$ -	#DIV/0!	#DIV/0!	#DIV/0!	\$ -	#DIV/0!	#DIV/0!	#DIV/0!	
35											
36	Sub total all housing activities	0	\$ -	#DIV/0!	#DIV/0!	#DIV/0!	\$ -	#DIV/0!	#DIV/0!	#DIV/0!	
37											
38	Corporate management overheads		\$ -				\$ -				
39											
40											
41	Excluded cost lines						\$ -				
42											
43	Total organisational expenditure	0	\$ -				\$ -			\$ -	

3. Expenditure grouping guidance

Field	Description	Examples of salaries expenditure	Examples of non salaries expenditure
Core social housing activities			
Tenancy-related activities	Expenditure associated with the management of tenancies, focused on shelter outcomes	Property letting, including tenant selection for a specific vacancy	Legal services (e.g. related to eviction action)
		New tenant induction	Relocation grants/allowances
		Managing leases, including handling tenant enquiries, interviews and home visits	Translation services
		Managing existing headleased properties	
		Rent reviews, rent collection and rent arrears management (including legal action)	
		Utilities payment collection	
		Income and tenancy reviews	
		Debt recovery including former tenant arrears	
		Managing anti-social behaviour - investigation and enforcement (including legal action)	
		Managing tenant transfers (handling transfer applications and 'landlord interest' moves)	
		Handling tenant complaints or appeals	
		Legal services (e.g. related to eviction action)	
		Translation services	
		Relocation grants/allowances	
		Conflict resolution	
Property and neighbourhood activities	Expenditure associated with the management of properties, focused on shelter outcomes	Property inspections, including of common areas and grounds	Legal advice
		Managing responsive maintenance and repairs to dwellings, common areas, grounds	Security, including monitoring CCTV
		Managing vacant property for reletting, including works commissioning	Translation services
		Managing estate cleaning and grounds maintenance	Outsourced rental valuation service
		Procuring, programming and managing planned maintenance	
		Managing modifications to dwellings in response to specific client needs	
		Security, including monitoring CCTV	
Individual tenant support	Expenditure associated with supporting individual tenants and their families, as a contribution to tenancy sustainment and 'tenant welfare' outcomes	Tenant support visits primarily to identify or respond to individual support needs	Translation services
		Tenant referrals for personal support, counselling etc	
		Preparing case management plans	
		Negotiating/managing support partnerships	
		Responding to changing individual support needs	
		Managing tenancies at risk due to rent arrears or antisocial behaviour - supportive interventions	
Additional governance, tenant and community services	Expenditure associated with supporting communities of tenants, as a contribution to non shelter outcomes	Supporting tenants to engage with employment or training	Event management
		Supporting tenant participation in housing/neighbourhood governance (arranging/attending meetings etc)	Scholarship and bursary programs
		Community development, place making and events, including culturally specific community activities	Translation services
		Direct provision of community services (e.g. employment, training, youth activities)	
		Referrals to community services (e.g. employment, training, youth activities)	
		Supporting tenants to achieve their housing goals	
		Supporting tenants to move through the housing spectrum (e.g. home purchase)	
		Management of community volunteers	
		Sustainable housing - Community gardens, sustainable building, repairs and maintenance	
		Referrals to community services (e.g. employment, training, youth activities)	
		Supporting tenant participation in housing/neighbourhood governance (arranging/attending meetings such as	
		Prepare, manage and review the provision of communications and correspondence including reports (such as	
		Providing specialised training i.e. scholarships and bursary programs	
		Reporting to State Government	
		Tenant induction to coop governance	
		Applying for grants to fund coop	

		Coordinate with relevant committees to achieve coop aims	
		Account management, budgeting	
		Action requests between coop members, committee members, peak body and community to ensure all stakeholders are aware of their obligations and responses meet deadlines.	
		Research and prepare strategic advice and implement, monitor and report on project plans to inform decision making and support achievement of organisational activities.	
		Work collaboratively with Peak Body and Housing Coop members to collectively support the aims and objectives of the coop.	
Other housing activities			
Property acquisition and development	Expenditure associated with acquisition, development and construction of new properties	Acquiring, planning, designing, developing and constructing new properties	
Disability support housing	Expenditure directed services and projects supporting people with a disability	Acquisition and development and ongoing management of tenants and housing separate from mainstream social housing portfolio and specifically designed for disability	
Fee-for-service operations	Expenditure associated with services managed on behalf of other organisations	Managing fee-for-service contracts	
Managing applications	Expenditure associated with managing applications and waiting lists	Managing housing applications/waiting lists (unconnected with property letting process)	
		Housing advice and assistance for non tenants (including those not on waiting list)	
Other services and projects	Other services and project expenditure with significant variance depending on locations, business models and policy decisions	Other non-mainstream housing activities, such as transitional housing, key worker housing, foyer housing, remote community housing and short term crisis accommodation)	
		Managing special projects	
		Procuring additional properties to headleasing programs	
Corporate management overheads			
Corporate management overheads	Expenditure which contributes to the management of core or other social housing activities, but which is not directly attributable to a 'core housing management activity' or an 'other housing activity'	Business planning	Auditing
		Corporate governance, including Board remuneration	Finance assistance or advice
		Finance	ICT assistance or advice, including outsourced Helpdesk services
		Human resources	ICT capital costs, annualised over anticipated system/hardware lifetime
		ICT and records management	ICT software licences, annualised
		Internally run training	Legal advice not specific to tenancy management
		Payroll	Marketing
		Risk management	Payroll services
		Senior executive and management	Risk management assistance or advice
		Meeting regulatory and accreditation requirements	Training services
			Translation services
			Vehicle costs, annualised
			Staff-related general insurances, including public liability, workers compensation and professional indemnity
			Office running costs, including rent, strata fees, council rates, water rates, electricity charges, postage, stationery and equipment
		Excluded cost lines	Non management expenditure
	Write-offs of bad or doubtful debts		
	Debt servicing costs		
	Housing assets depreciation (ex GST)		

4. Allocation sheet

Cooperatives

De-identified name	Allocation of total expenditure - default (%)	Allocation of total expenditure - adjusted (%)
	#DIV/0!	
	#DIV/0!	
	#DIV/0!	
	#DIV/0!	
	#DIV/0!	
	#DIV/0!	
	#DIV/0!	
	#DIV/0!	
	#DIV/0!	
	#DIV/0!	
	#DIV/0!	
	#DIV/0!	
	#DIV/0!	
	#DIV/0!	
	#DIV/0!	
0		

Research tool 2. Co-op audit or statement of accounts

Most of the co-operatives have publicly available Statements of Accounts that are held online at the Australian Charities and Not-for-profits commission. That data was used to create worksheets of co-op expenditure through the following steps:

- Step 1: Download statement of accounts
- Step 2: Enter individual expense items from the statement of accounts into cells B48-B89 of the following template (examples are shown)
- Step 3: Categorise the expense items into Column D using AHURI categories (examples shown)

The worksheet is shown over the next 3 pages.

Name of Co-Operative

Name	Amount
Corporate management	=SUMIF(D58:D107,"Corporate management",F58:F107)
Additional governance	=SUMIF(D58:D107,"Additional governance",F58:F107)
Property and neighbourhood	=SUMIF(D58:D107,"Property and neighbourhood",F58:F107)
Building works exp	=SUMIF(D58:D107,"Building works exp",F58:F107)
Excluded cost lines	=SUMIF(D58:D107,"Excluded cost lines",F58:F107)
Tenancy-related activities	=SUMIF(D58:D107,"Tenancy-related activities",F58:F107)
Individual tenant support	=SUMIF(D58:D107,"Individual tenant support",F58:F107)
Total	=SUM(F4:F10)
Reconciles to total expenses in accounts?	=IF(F11=F68+F72+F77+F87+F90+F94,"YES","NO")

Ratios

Income Ratios	Value
Rent Income	=F49/F55
Other income	=F53/F55
Expense ratios	
Total management	=(F68+F82+F87+F77)/F96
Maintenance	=F87/F96
Running costs	=(F77+F82)/F96
Property	=(F77+F82+F87)/F96
Affairs costs	=F68/F96
Improvements	=F90/F96
Rent	=F80/F96
Co-op fees	=F81/F96
Total rent and co-op f	=(F80+F81)/F96
Mixed ratios	
Expense/income	=F96/F55
Expense / Rent	=F96/F49
Rent efficiency	=F80/F49
Co-op fees	=F81/F49
Total rent and co-op f	=(F80+F81)/F49
Total management	=(F68+F77+F82+F87)/F49
Maintenance	=F87/F49

Running costs	$= (F77 + F82) / F49$
Property	$= (F77 + F82 + F87) / F49$
Affairs costs	$= F68 / F49$

Accounts Provided

Account Name	AHURI Category	Amount
Income		
Rent Received		...
Total Rent		$= \text{SUM}(F48:F48)$
Other Income		
Interest		...
Total Other Income		$= \text{SUM}(F52:F52)$
Total Income		$= F49 + F53$
Expenses		
Administration		
Telephone	E.g. Corporate management	...
Advertising	E.g. Corporate management	...
Inspections	E.g. Corporate management	...
Accounting and audit	E.g. Corporate management	...
Training	E.g. Corporate management	...
Travel and Accommod	E.g. Corporate management	...
Meetings	E.g. Additional governance	...
Postage, printing, and	E.g. Corporate management	...
Sundry expenses	E.g. Corporate management	...
Total Administration		$= \text{SUM}(F59:F67)$
Accounting Expenses		
Depreciation / Amorti	E.g. Excluded Cost Lines	...
Total Accounting		$= \text{SUM}(F71:F71)$
Utilities		
Council Rates	E.g. Building works exp	...

	Electricity	E.g. Building works exp	...
Total Utilities			=SUM(F75:F76)
Rent			
	Rent		...
	Co-op Fees		...
Total Rent			=SUM(F80:F81)
Maintenance			
	Cyclical / planned	E.g. Building works exp	...
	Responsive	E.g. Building works exp	...
Total Maintenance			=SUM(F85:F86)
Improvements		E.g. Building works exp	...
Total Improvements			=F89
Other			
			...
Total Other			=SUM(F92:F93)
Total Expenses			=F68+F72+F77+F82+F87+F90+F94
Net Surplus			=F55-F96

Research tool 3. Short co-operative survey

Co-operative Housing Management Survey

Start of Block: Project details

Q1

We are doing research with (enter name of associated housing organisation) and co-operative tenant-members to show the value or benefits of co-operative housing. Many factors may affect those values, including the time you dedicate to running the co-operative, work performed by (enter name of associated housing organisation), governance arrangements within your co-operative, tenant support work, community work, and the quality and maintenance of the building stock.

The values are being measured in a tenant-member survey and interviews. We also need to understand the work done by tenant-members in your cooperative to measure the relationship between that work and the values created. There are four ways that we would like you as your co-operative's Chair (or their nominee) to help us to understand this relationship. These will help us show the value of co-operatives and grow the sector:

1. **A short Co-operative Survey** – this will allow us to compare one co-operative to another.
2. **A short weekly Time-use Survey** – we want to understand the time spent on running the co-operative over a 12-week period. We ask you to complete this survey on behalf of all tenant-members who participate in the running of the co-operative.
3. **A yearly Calendar of Activities** – this will allow us to understand the time-use survey in the context of a yearly calendar.
4. **Your co-operative's most recent yearly Statement of Accounts** – to provide us with information on rents and expenditures in monetary terms.

For full details of the study, please read the [Participant Information Sheet](#) or contact Dr Bronwyn Bate b.bate@westernsydney.edu.au if you have any further questions.

This study has been approved by the Human Research Ethics Committee at Western Sydney University. The ethics reference number is: H14320

End of Block: Project details

Start of Block: Consent

Q2 I acknowledge that:

- I have read the participant information sheet (or where appropriate, have had it read to me) and have been given the opportunity to discuss the information and my involvement in the project with the Post-Doctoral Researcher on the project, Dr Bronwyn Bate.
- The procedures required for the project and the time involved have been made clear to me in the participant information sheet, and any questions I have about the project have been answered to my satisfaction.
- I am 18 years of age or older.

I understand that:

- My involvement is voluntary and confidential and that the information gained during the study may be published and stored for other research use, but no information about me will be used in any way that reveals my identity or the identity of my co-operative.
- My participation in this study will have no effect on my relationship with the researcher/s, my co-operative, and any of the partner organisations involved, now or in the future.
- Any data provided up to the point of withdrawal will need to be retained by the researchers and that I will be unable to withdraw the data and information from this project once all of the tasks have been finalised and returned.

I confirm that I have the consent from my co-operative management committee to:

- Complete a short Co-operative Survey.
- Complete a short weekly Time-Use Survey over a 12-week period.
- Complete a yearly Calendar of Activities.
- Provide a copy of my co-operative's most recent Annual Statement of Accounts.
- For the data and information provided to be used in this project and other related projects for an extended period of time.

I hereby consent to participate in the above-named research project.

- ☐ Yes (1)
- ☐ No (2)

Skip To: End of Survey If I acknowledge that: I have read the participant information sheet (or where appropriate, have had... = No

Q3 What is the name of your housing co-operative?

End of Block: Consent

Start of Block: Short Survey about your Co-operative

Q4 We would like to get a sense of participation in the work of the housing co-operative. This will allow us to compare one co-operative to another.

Q5 How many homes and tenant-members form your co-operative?

☐ Homes (1) _____

☐ Tenant-members (2) _____

Q6 How many tenant-members participate in the running of your co-operative?

☐ Number of tenant-members (3) _____

Q7 What proportion of the work in running your co-operative is done by the most active members? For example, if 2 members do 80% of the work in the co-operative, you would enter "2" and "80" below.

☐ The (insert no. of members) most active members of my housing co-operative (1)

☐ Perform (insert no. as a percentage) % of the activities of the co-operative. (2)

Q8 Approximately, what is the age of your co-operative?

- ☐ Under 10 years old (1)
- ☐ 10-20 years (2)
- ☐ 20-30 years (3)
- ☐ 30-40 years (4)
- ☐ 40-50 years (5)
- ☐ 50-60 years (6)
- ☐ 60-70 years (7)
- ☐ 70-80 years (8)
- ☐ 80-90 years (9)
- ☐ 90-100 years (10)
- ☐ 100+ (12)

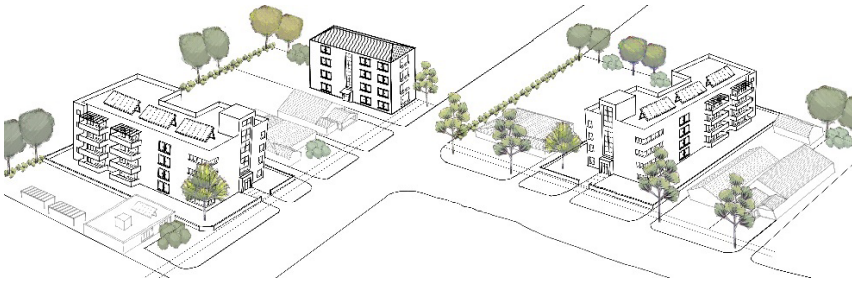
End of Block: Short Survey about your Co-operative

Start of Block: Block 7

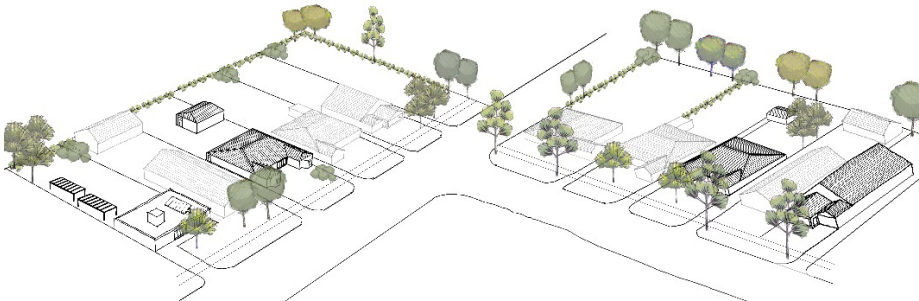
Q9 The following series of questions asks about housing stock.

Q10 Are the homes in the co-op you live in:

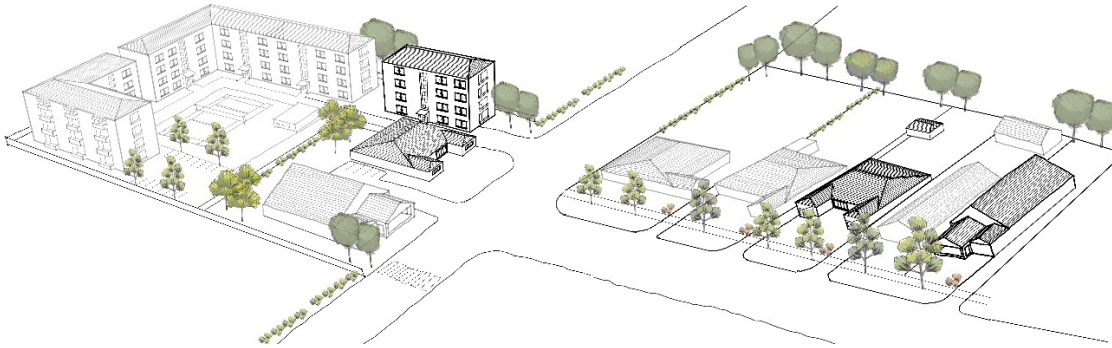
- ☐ Clustered closely together (for example in one or more apartment complex, or next to each other in the same street, etc. – see the examples below). (1)



- ☐ Mostly separate from each other (mixed in with other homes in the same neighborhood or region – see examples below). (2)



☐ A mix of clustered and separated homes (some close together and some spread across your neighborhood or region – see examples below). (3)



☐ Other, please explain (4) _____

Q11 Approximately, what is the age of the housing stock? If you have a mix of housing, please click all that apply.

- ☐ Under 10 years old (1)
 - ☐ 10-20 years (2)
 - ☐ 20-30 years (3)
 - ☐ 30-40 years (4)
 - ☐ 40-50 years (5)
 - ☐ 50-60 years (6)
 - ☐ 60-70 years (7)
 - ☐ 70-80 years (8)
 - ☐ 80-90 years (9)
 - ☐ 90-100 years (10)
 - ☐ 100+ (12)
-

Q12 How would describe the quality of the housing stock? If you have a mix of housing, please click all that apply.

- ☐ Far below average (1)
 - ☐ Somewhat below average (2)
 - ☐ Average (3)
 - ☐ Somewhat above average (4)
 - ☐ Far above average (5)
-

Q13 Has there been any major works in the past year?

- ☐ No (1)
- ☐ Yes (please describe) (2) _____

End of Block: Block 7

Start of Block: Statement of accounts

Q14 Finally, we request permission for access to your co-operative's most recent statement of accounts (2020-21 if possible). This will allow us to collect co-operative expenditures for tenancy-related activities, membership-related activities, property and neighbourhood activities, individual tenant support, other governance activities, and other community activities. It will also provide us with an understanding of the rent maintained in the co-operative to perform the activities. You can upload your statement of accounts to our secure network here.

End of Block: Statement of accounts

Start of Block: Block 5

Q15 We thank you for your time. We would like to arrange a 1-hour meeting with the Chair of your Co-operative (or their nominee) to discuss the completion of the yearly calendar of activities and the time-use survey.

Please indicate your preferred method of contact.

☐ Phone (please include mobile number below) (1) _____

☐ Email (please include email below) (2) _____

End of Block: Block 5

We thank you for your time spent taking this survey.
Your response has been recorded.

2. Indicative example used for discussion

Yearly Calendar of Activities
Financial Year 2020 -2021

July	August	September	October	November	December	January	February	March	April	May	June	Total time spent	Total no. of ppl who contributed to the activity	Comments/Questions
		Tenancy selection										10 hours	3	
Statement of accounts, banking and budgeting	Statement of accounts, banking and budgeting	Statement of accounts, banking and budgeting	Statement of accounts, banking and budgeting	Statement of accounts, banking and budgeting	Statement of accounts, banking and budgeting	Statement of accounts, banking and budgeting	Statement of accounts, banking and budgeting	Statement of accounts, banking and budgeting	Statement of accounts, banking and budgeting	Statement of accounts, banking and budgeting	Statement of accounts, banking and budgeting	20 hours	1	
				Major building upgrade - work involved: getting quotes; organising the description of work; meeting with suppliers; sourcing some products; ratifying preferred supplier; supervising work								2 hours	1	
						Christmas event planning						5 hours	20	
										Prepare Budget prep for next FY		5 hours	1	
		Member-tenant left										0		
		Condition report												
		Attending CENSW training session for induction of new co-op members					Attending CENSW training session on co-op governance					7 hours	4	
	Tenancy sub-committee meeting (eg maintenance/outdoor areas/social activities)		Tenancy sub-committee meeting (ex. maintenance/ outdoor areas/social activities)		Tenancy sub-committee meeting (ex. maintenance/ outdoor areas/social activities)		Tenancy sub-committee meeting (ex. maintenance/ outdoor areas/social activities)		Tenancy sub-committee meeting (eg maintenance/ outdoor areas/social activities)		Tenancy sub-committee meeting (eg maintenance/ outdoor areas/social activities)	18 hours	6	
				Reporting and preparation for co-op AGM								7 hours	2	
		New member-tenant moved in										3 hours	1	
Management Committee Meeting	Management Committee Meeting	Management Committee Meeting	Management Committee Meeting	Management Committee Meeting	Management Committee Meeting	Management Committee Meeting	Management Committee Meeting	Management Committee Meeting	Management Committee Meeting	Management Committee Meeting	Management Committee Meeting	15 hours	8	
					Co-op AGM							5 hours	10	
								Legal issue: meeting with lawyers; attending court; communicating with CENSW				2 hours	1	
Regional meeting with CENSW			Regional meeting with CENSW				Regional meeting with CENSW			Regional meeting with CENSW		6 hours	4	
				Attendance at CENSW AGM								2 hours	6	
								Smoke alarm checks						
										Pest inspection / treatment				

Follow-up questions to ask during the interview
Has COVID impacted these activities?
How has COVID impacted these activities?

Research tool 5. Time Use survey

Note that the tool includes a column with an indicative example to help discuss the tool with the co-operative participant(s).

Field	Description	Example: Week starting Monday, 13 December 2021	Week 1 (2 May)	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7	Week 8	Week 9	Week 10	Week 11	Week 12 (Please indicate date of completion)	Comments/Questions
Cooperative activities		Give the total time spent, and no. of ppl doing work. To identify each individual person please use their initials. Refer to example below.	Time and no. of People	Time and no. of People	Time and no. of People	Time and no. of People	Time and no. of People	Time and no. of People	Time and no. of People	Time and no. of People	Time and no. of People	Time and no. of People	Time and no. of People	Time and no. of People	
Tenancy-related activities	For example: assessing and reviewing rents; collecting rents; pursuing rent arrears; establishing new tenancies; managing transfers	9 hours in total - 3 ppl (BB, SC, DH) working collaboratively for 1 hour; 6 ppl (BB, SC, DH, IA, LH, EA) working individually for 1 hour each													
Property and grounds activities	For example: inspecting properties; organising cyclical and/or responsive maintenance/repairs; specifying work needed on empty properties; organising common areas cleaning/grounds maintenance; organising upgrades to properties and grounds; sustainability upgrades.	5.5 hours in total - 3 ppl (LD, TD, IA) working collaboratively for 1 hour and 1 person (BB) working individually for 2.5 hours													
Membership-related activities	For example: selecting and inducting new members; succession planning; scheduling and/or conducting member training; checking in on members; mentoring or supporting people in governance roles, handling conflict between members, etc.	2 hours in total - 2 ppl working (BT, LD) individually for 1 hour each													
Governance activities	For example: developing policy; preparing minutes/agendas; attending co-operative meetings; stakeholder engagement with other members; engaging with other co-ops and/or your housing provider (if you have one), etc.	9 hours in total - 6 ppl (BB, SC, DH, IA, LH, EA) working individually for 1.5 hours each													
Finance activities	For example: creating, reading, and/or monitoring budgets; preparing statements of accounts and/or financial reports; handling and processing invoices, etc.	3 hours in total - 1 person (LD) working individually for 3 hours													
Individual tenant support	For example: making referrals to personal support/counselling; supportive interventions to sustain tenancies, resolve arrears and respond to antisocial behaviour, etc.	2 hours in total - 2 ppl (BT, LD) working collaboratively for 1 hour													
Other co-op activities	For example: applying for grants; community development; place making and events; community services provision; shared meals; shared gardens etc.	1 hour in total - 2 ppl (IA, EA) working individually for 0.5 hour each													

Please note: If your co-operative has not participated in a particular activity that week please state "0". If your co-operative never participates in an activity please put N/A.

Research tool 6. Tenant-member survey

Living in Co-operative Rental Housing in Australia

About this survey

This survey is about your home and your housing co-op, and what this means for you. It aims to learn from the voices, experiences and perspectives of Tenant Members. We want to understand what works well in co-op housing, and what the major challenges are, in order for rental housing co-ops to thrive. You will be asked about your current home, your housing co-op, and how living in your co-op affects or benefits your life. We are also interested in your views on the housing co-op sector including its strengths, weaknesses, and challenges. There are no right or wrong answers, and all responses are important. Your responses are anonymous. No individual or housing co-op will be identified in any publication of the results. Only the research team has access to your responses. Participation in this survey is voluntary and you can withdraw without any explanations or consequences at any time by stopping answering the survey questions. Upon completion of the survey, you will have the opportunity to enter into a draw to win one of two gift vouchers to the value of \$200. You will also have the opportunity to register to take part in a follow-up interview.

The survey should take approximately 30 minutes to complete.

This survey is part of a national study: This study is funded by the Australian Research Council and the Australian Co-operative Housing Alliance. Findings will be shared in a report and publications, conferences, and/or seminars.

This study has been approved by the Human Research Ethics Committee at Western Sydney University. The ethics reference number is: H14320. If you have any complaints or reservations about the ethical conduct of this research, you may contact the Ethics Committee through Research Engagement, Development and Innovation (REDI) on +61 2 4736 0229 or email humanethics@westernsydney.edu.au. Any issues you raise will be treated in confidence and investigated fully, and you will be informed of the outcome.

For full details of the study please read the Participant Information Sheet or contact Liz Ayres l.ayres@westernsydney.edu.au if you have any further questions.

Please return this survey as soon as possible using the replied paid envelope provided.

Your participation in this Survey

I acknowledge that:

- I am 18 years of age or older and live in a rental housing co-op that is in New South Wales, South Australia, Victoria or Western Australia (where this study is based).
- I have downloaded and read the Participant Information Sheet (or where appropriate, have had it read to me) and have been given the opportunity to discuss the information and my involvement in the project with the Post-Doctoral Researcher, Dr Liz Ayres.
- The survey and the time involved have been explained to me in the information sheet, and any questions I have about the survey have been answered to my satisfaction.

I consent to:

- Completing the survey questionnaire for the research project titled “Articulating Value in Housing Co-operatives”.
- My data and information provided being used in this project and other related projects for an extended period of time.

I understand that:

- My involvement is voluntary and confidential, and that the information collected may be published and stored for other research use, but no information about me will be used in any way that reveals my identity or the identity of my co-op.
- My participation in this study will have no effect on my relationship with the researcher/s, my co-op, and any of the partner organisations involved, now or in the future.
- I will be unable to withdraw my data and information from this project once the survey questionnaire is returned.

I consent to participate in the above-named research project:

- ☐ Yes (1)
- ☐ No (2)

Module 1 – About your housing co-op

First, we would like to ask you about your co-op and how you came to live in it.

Some of the survey questions will ask about “your housing provider”. There are different community housing providers and advocacy bodies in different states that support many individual co-ops and we'll be asking questions about these during this survey.

- In NSW your housing provider is Common Equity New South Wales (CENSW)
- In Victoria your housing provider is Common Equity Housing Ltd (CEHL), unless you are a member of the following eight housing co-ops:
 - Eastern Suburbs Housing Co-operative
 - North Geelong Housing Co-operative
 - Northcote Housing Co-operative
 - SouthEast Housing Co-operative
 - Sunshine Housing Co-operative
 - United Housing Co-operative
 - Williamstown Housing Co-operative
 - West Turks Housing Co-operative

If you are a member of one of these eight housing co-ops, your co-op is a housing provider. In this case, your housing provider and your housing co-op are one and the same and is not necessary to answer questions about your relationship with your housing provider, only questions about your relationship with your housing co-op.

- In South Australia your housing provider is Common Equity Housing South Australia (CEHSA)
- In Western Australia your housing provider is Co-operation Housing.

1.1. What is the name of your housing co-op? *NOTE: this is for the research team use only and will be removed from your survey answers.*

1.2. How long have you been living in your current home?

- ☐ Less than one year (1)
- ☐ 1 to 3 years (2)
- ☐ 4 to 5 years (3)
- ☐ 6 to 10 years (4)
- ☐ 10 years or more (5)

1.3. How long have you been living in co-op housing, including this and other co-ops you may have lived in?

- ☐ Less than one year (1)
- ☐ 1 to 3 years (2)
- ☐ 4 to 5 years (3)
- ☐ 6 to 10 years (4)
- ☐ 10 years or more (5)

1.4. In addition to housing, does the co-op you live in have another purpose or goal? *(For example: women's housing, housing for a specific language or cultural group, or housing for older persons).*

- ☐ Yes: please specify, if you want to (1)

- ☐ No (2)

1.5. In addition to needing housing, what are the main reasons you live in your housing co-op? Please order any reasons that apply to you, from most important (1) to least important (4).

- _____ I wanted to live in a housing co-op (1)
 _____ I wanted to live in *this* housing co-op (2)
 _____ I wanted to live in housing with a special purpose (*e.g., Aboriginal housing, women's housing, or older persons' housing*) (3)
 _____ It was not important to me whether it was housing co-op or not (4)

1.6. How important were the following principles to you when you moved into this co-op and how important are they to you now:

	When you moved into this co-op?					Now?				
	Not at all important (1)	Slightly important (2)	Moderately important (3)	Very important (4)	Extremely important (5)	Not at all important (1)	Slightly important (2)	Moderately important (3)	Very important (4)	Extremely important (5)
1. Voluntary and open membership (1)	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2. Democratic member control (2)	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
3. Member economic participation (3)	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
4. Autonomy and independence (4)	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
5. Education, training and information (5)	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
6. Cooperation among cooperatives (6)	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
7. Concern for community (7)	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

1.7. Did you know that the principles in the previous question (Question 1.6) are the guiding 7 principles for co-ops world-wide?

- ☐ Yes, I knew when I moved in (1)
- ☐ Yes, I learned after I moved in (2)
- ☐ No, I did not know until reading this question (3)

1.8. When you moved into this co-op, were you given adequate support or training on how to be a co-op member?

- ☐ Yes (1)
- ☐ No (2)
- ☐ Not sure/don't remember (3)

1.9. Who provided the support or training you were given? Please select as many answers as apply.

- ☐ Co-op based, learning as you go (1)
- ☐ Formal training delivered by your co-op (2)
 - ☐ Formal training delivered by your housing provider or previous advocate, if you have one; e.g., CENSW, CEHL (Vic), ARCH (NSW), CEHSA, FOHCOL (WA), or Co-operation Housing (WA) (3)
- ☐ Other (4)
- ☐ Not applicable, did not receive training (5)

1.10. How many people live in your co-op, including members and non-members? *If you're not sure, please estimate.*

- ☐ Less than 10 (1)
 - ☐ 11-20 (2)
 - ☐ 21-30 (3)
 - ☐ 31-40 (4)
 - ☐ 41-50 (5)
 - ☐ 51-75 (6)
 - ☐ 76-100 (7)
 - ☐ 101-150 (8)
 - ☐ More than 150 (9)
-

Module 2 – About activities and responsibilities in your co-op

The next questions are about *activities, responsibilities, benefits and challenges* of living in your co-op, and the responsibilities of your housing provider, if you have one.

2.1. As a co-op member, do you hold a specific role in your co-op? (E.g., Director, Chairperson, minute taker, committee member, mail officer, etc.)

☐ Yes: please list your role(s) if you wish to: (1)

☐ No (2)

2.2. How many hours per month do you spend on each of the following activities, ON AVERAGE? *We know that co-op work isn't constant, so please write the closest average. If you don't take part in the activity, write 0.*

Activity	Hrs/mth
Tenancy-related activities. For example: assessing and reviewing rents; collecting rents; pursuing rent arrears; establishing new tenancies; managing transfers. (1)	
Property and grounds activities. For example: inspecting properties; organising cyclical and/or responsive maintenance/repairs; specifying work needed on empty properties; organising common area cleaning/grounds maintenance; organising upgrades to properties and grounds, sustainability upgrades. (2)	
Membership-related activities. For example: selecting and inducting new members; succession planning; scheduling and/or conducting member training; checking in on members; mentoring or supporting people in governance roles; handling conflict between members, etc. (3)	
Governance activities. For example: developing policy; preparing minutes/agendas; attending co-op meetings; stakeholder engagement with other members; engaging with other co-ops and/or your provider (if you have one), etc. (4)	
Finance activities. For example: creating, reading, and/or monitoring budgets; preparing statements of accounts and/or financial reports; handling and processing invoices, etc. (5)	
Individual tenant support. For example: making referrals to personal support/counselling; supportive interventions to sustain tenancies, resolve arrears and respond to antisocial behaviour, etc. (6)	
Other co-op activities. For example: applying for grants; community development; place making and events; community services provision; shared meals; shared gardens etc. (7)	

2.3. In general, how regularly would you engage in these activities?

- ☐ Most weeks (1)
- ☐ Fortnightly (2)
- ☐ Monthly (3)
- ☐ Less than monthly (4)
- ☐ No contribution (5)

2.4. What do you think have been the benefits of your participation in these activities? *Please select as many answers as apply.*

- ☐ The co-op functions better as an organisation (1)
- ☐ The co-op has developed a good mix of tenants (2)
- ☐ Tenants are supported to live in the co-op well (3)
- ☐ The buildings and liveability of the co-op have improved (4)
- ☐ The grounds or gardens of the co-op have improved (5)
- ☐ I have developed or improved my leadership skills (6)
- ☐ I have developed or improved my administrative skills (7)
- ☐ I have developed or improved my financial literacy and/or management skills – e.g., budgets (8)
- ☐ I have developed or improved my IT and/or computing skills (9)
- ☐ I have developed or improved my landscaping/gardening skills (10)
- ☐ I have developed or improved my property maintenance skills (11)
- ☐ I have developed or improved my skills in communicating with people from various walks of life (12)
- ☐ I have become more confident in managing group situations and negotiations (13)
- ☐ I have become more connected with other members of the co-op (14)
- ☐ I have become more connected with other members of the co-op housing sector (15)
- ☐ I feel more connected to my community/neighbourhood (16)
- ☐ Other (17)

2.5. Do any of these activities *cause challenges*, even if you gain benefits from taking in part in them? Please select as many answers as apply. If you haven't faced any problems, please choose 'No challenges'.

	Conflict with other co-op members (1)	Conflict with your housing provider (2)	Stress and/or burnout (3)	Overall time burden (4)	Too much time spent on decision making (5)	No challenges (6)
Tenancy-related activities (1)	☐	☐	☐	☐	☐	☐
Property and grounds activities (2)	☐	☐	☐	☐	☐	☐
Membership related activities (3)	☐	☐	☐	☐	☐	☐
Governance activities (4)	☐	☐	☐	☐	☐	☐
Finance activities (5)	☐	☐	☐	☐	☐	☐
Individual tenant support (6)	☐	☐	☐	☐	☐	☐
Other co-op activities (7)	☐	☐	☐	☐	☐	☐

2.6. How often do challenges with any of the activities occur?

- ☐ Always (1)
- ☐ Most of the time (2)
- ☐ Some of the time (3)
- ☐ Infrequently (4)
- ☐ Never, no challenges (5)

2.7. How well does your co-op perform the following tasks?

	Extremely poorly (1)	Poorly (2)	Neutral (3)	Well (4)	Extremely well (5)	Don't know/ unsure (6)	Not applicable (7)
Tenancy-related activities (1)	☐	☐	☐	☐	☐	☐	☐
Property and grounds activities (2)	☐	☐	☐	☐	☐	☐	☐
Membership-related activities (3)	☐	☐	☐	☐	☐	☐	☐
Governance activities (4)	☐	☐	☐	☐	☐	☐	☐
Finance activities (5)	☐	☐	☐	☐	☐	☐	☐
Individual tenant support (6)	☐	☐	☐	☐	☐	☐	☐
Other co-op activities (7)	☐	☐	☐	☐	☐	☐	☐

2.8. How well does your housing provider (CEHL, CEHSA, CENSW, Co-operation Housing) perform the following tasks?

	Extremely poorly (1)	Poorly (2)	Neutral (3)	Well (4)	Extremely well (5)	Don't know/ unsure (6)	Not applicable (7)
Tenancy-related activities (1)	☐	☐	☐	☐	☐	☐	☐
Property and grounds activities (2)	☐	☐	☐	☐	☐	☐	☐
Membership-related activities (3)	☐	☐	☐	☐	☐	☐	☐
Governance activities (4)	☐	☐	☐	☐	☐	☐	☐
Finance activities (5)	☐	☐	☐	☐	☐	☐	☐
Individual tenant support (6)	☐	☐	☐	☐	☐	☐	☐
Other co-op activities (7)	☐	☐	☐	☐	☐	☐	☐

2.9. To what extent do you agree with the following statements about your co-op?

	Strongly disagree (1)	Somewhat disagree (2)	Neither agree nor disagree (3)	Somewhat agree (4)	Strongly agree (5)	Don't know/Not sure (6)
I know most of the people in my housing co-op (1)	☐	☐	☐	☐	☐	☐
Most of the people in my housing co-op know me (2)	☐	☐	☐	☐	☐	☐
I have influence over what my co-op is like (3)	☐	☐	☐	☐	☐	☐
Other co-op members and I agree on what is needed in our co-op (4)	☐	☐	☐	☐	☐	☐
If there's a problem in our co-op, people living here can get it solved without outside support (5)	☐	☐	☐	☐	☐	☐
If there's a problem in our co-op, people living here can get it solved with outside support (6)	☐	☐	☐	☐	☐	☐
If there's a problem in our co-op, it is difficult to solve (7)	☐	☐	☐	☐	☐	☐
In general, people in my co-op look out for each other and help out when they can (8)	☐	☐	☐	☐	☐	☐
It's very important to me to feel a sense of community with people in my co-op (9)	☐	☐	☐	☐	☐	☐
I feel a strong sense of community in my co-op (10)	☐	☐	☐	☐	☐	☐
I am able to have a say on issues that are important to me with my housing provider (11)	☐	☐	☐	☐	☐	☐

2.10. To what extent do you agree with the following statements about living in your co-op?

	Strongly disagree (1)	Somewhat disagree (2)	Neither agree nor disagree (3)	Somewhat agree (4)	Strongly agree (5)	Don't know/ unsure (6)
People move in and out of my co-op quite often (1)	☐	☐	☐	☐	☐	☐
I regularly talk with people in my co-op (2)	☐	☐	☐	☐	☐	☐
Most people can be trusted in my co-op (3)	☐	☐	☐	☐	☐	☐
I borrow things and exchange favours with people in my co-op (4)	☐	☐	☐	☐	☐	☐
This co-op is a good place to live (5)	☐	☐	☐	☐	☐	☐
This co-op is a good place to raise children (6)	☐	☐	☐	☐	☐	☐
This co-op is a good place for my family to live in (7)	☐	☐	☐	☐	☐	☐
This co-op is a good place to retire/grow old (8)	☐	☐	☐	☐	☐	☐

2.11. For you, what are the benefits of living in your co-op? *Please select as many answers as apply.*

- ☐ Being able to live in this area (1)
- ☐ Being able to manage rent / money better (2)
- ☐ Being able to use my voice to improve where I live (3)
- ☐ Being able to collectively make decisions that shape where I live (4)
- ☐ Working collectively with others to shape the co-operative sector (5)
- ☐ Working collectively to reduce the environmental impact of the co-operative (6)
- ☐ Enjoying better health (7)
- ☐ I feel more able to cope with life events (8)
- ☐ I feel more able to improve my job situation (e.g. get a better job or a second income) (9)
- ☐ I feel more able to reduce paid work (10)
- ☐ I feel more able to start or continue education / training (11)
- ☐ I feel more able to perform caring duties / volunteer / contribute to the community (12)
- ☐ I feel more settled in general (13)
- ☐ I feel part of the local community (14)
- ☐ I have better access to public transport (15)
- ☐ I have better access to services (16)

2.12. How do you think COVID has impacted your co-op?

	Very negative impact (1)	Somewhat negative impact (2)	Neither positive or negative impact (3)	Somewhat positive impact (4)	Very positive impact (5)	N/A (6)
Social relationships within your co-op (1)	☐	☐	☐	☐	☐	☐
The work done to keep the co-op functioning (2)	☐	☐	☐	☐	☐	☐
The relationship between your co-op and your provider (if you have one) (3)	☐	☐	☐	☐	☐	☐

2.13. Thinking about activities you may undertake outside your co-op, in the last 12 months, did you do any unpaid voluntary work for any of these types of organisations? *Please select as many answers as apply.*

- ☐ Organised sporting group / team (1)
- ☐ Youth group (such as guides, scouts, a choir) (2)
- ☐ A charity organisation or cause (3)
- ☐ Religious organisation (4)
- ☐ School or preschool (5)
- ☐ Some other kind of volunteer work (6)

Module 3 – About living in your co-op

Now we would like to ask about how you feel living in a co-op has impacted your life.

3.1. Has living in your co-op impacted ...

	Very negative impact (1)	Somewhat negative impact (2)	An impact - neither positive nor negative (3)	Somewhat positive impact (4)	Very positive impact (5)	No impact (6)	Not applicable (7)
Your employment or job (1)	☐	☐	☐	☐	☐	☐	☐
Your education or training (2)	☐	☐	☐	☐	☐	☐	☐
Your general health (3)	☐	☐	☐	☐	☐	☐	☐
Your general happiness (4)	☐	☐	☐	☐	☐	☐	☐
Your involvement in your neighbourhood beyond your co-op (5)	☐	☐	☐	☐	☐	☐	☐
How much you volunteer in the community or in organisations outside your co-op (6)	☐	☐	☐	☐	☐	☐	☐

3.2. Thinking about these possible impacts, is there anything you would like to tell us about the impact(s) you experienced or what caused it/them?

3.3. Are there children living in your home, all or part of the time? *Choose all that apply.*

- ☐ Yes, at least one dependent child aged 17 years or under (1)
- ☐ Yes, at least one dependent child aged 18 – 24 years (2)
- ☐ No (3), please go to Module 4

3.4. How many children usually live in your home? *(Including children who you live with regularly but only part of the time.)*

3.5. Thinking about your child(ren), how would you rate the overall impact of living in a co-op on the following aspects of your child(ren)'s life or lives...

	Very negative impact (1)	Somewhat negative impact (2)	Impact is neither positive nor negative (3)	Somewhat positive impact (4)	Very positive impact (5)	No impact (6)	Not applicable (7)
Educational performance (1)	☐	☐	☐	☐	☐	☐	☐
General physical health (2)	☐	☐	☐	☐	☐	☐	☐
Mental health (3)	☐	☐	☐	☐	☐	☐	☐
Overall well-being (4)	☐	☐	☐	☐	☐	☐	☐
General happiness (5)	☐	☐	☐	☐	☐	☐	☐
Sociability (socialising/ friendships) (6)	☐	☐	☐	☐	☐	☐	☐

3.6. Thinking about these possible impacts for the child(ren) in your home, is there anything you would like to tell us about the impact(s) or what caused it/them?

Module 4 – About your housing and home

Now we would like to ask about your housing.

4.1. In your adult life have you mostly...

- ☐ Lived in co-op community housing (1)
- ☐ Lived in private/equity co-op housing (2)
- ☐ Lived in community housing (3)
- ☐ Lived in public housing (4)
- ☐ Lived in private rental housing (5)
- ☐ Owned a home with a mortgage (6)
- ☐ Owned a home outright (without a mortgage) (7)
- ☐ Lived in housing with parents / family or friends that was owned / rented or managed by them (8)
- ☐ Been without a home / experienced homelessness (9)
- ☐ Other, please describe (10) _____

4.2. Does your co-op dwelling feel like home?

- ☐ Yes, I feel very much at home (1)
- ☐ Yes, I feel somewhat at home (2)
- ☐ Sometimes feels like home and other times does not (3)
- ☐ No, I do not feel very much at home (4)
- ☐ No, I strongly feel not at home (5)

4.3. Do you want to add anything about why your co-op does or does not feel like home?

4.4. Can you live in your co-op as long as you want?

- ☐ Yes (1)
- ☐ No (2)
- ☐ Don't know/not sure (3)

4.5. How long do you want to stay in your co-op?

- ☐ Less than a year (1)
- ☐ 1-2 years (2)
- ☐ 3-5 years (3)
- ☐ 6-10 years (4)
- ☐ 11-15 years (5)
- ☐ The rest of my life (6)
- ☐ Don't know/not sure (7)

4.6. What type of home do you live in?

- ☐ Apartment (1)
- ☐ House (2)
- ☐ Bedsit/studio (3)
- ☐ Other - please specify: (4) _____

4.7. Overall, how would you rate your satisfaction with the following aspects of your home?

	Extremely dissatisfied (1)	Somewhat dissatisfied (2)	Neither satisfied nor dissatisfied (3)	Somewhat satisfied (4)	Extremely satisfied (5)	Not applicable (6)
Dwelling size (1)	☐	☐	☐	☐	☐	☐
Quality/condition of the building (2)	☐	☐	☐	☐	☐	☐
Enough space for me/my family (3)	☐	☐	☐	☐	☐	☐
Affordability (4)	☐	☐	☐	☐	☐	☐
Suitable for my household needs (5)	☐	☐	☐	☐	☐	☐
Comfortable to live in (6)	☐	☐	☐	☐	☐	☐
Safe and secure within the home (7)	☐	☐	☐	☐	☐	☐
Safe and secure inside your co-op buildings and interior common areas (8)	☐	☐	☐	☐	☐	☐
Safe and secure in your co-op's outdoor common areas (9)	☐	☐	☐	☐	☐	☐
Safe and secure in your neighbourhood beyond your co-op (10)	☐	☐	☐	☐	☐	☐
Accessible for people with physical disabilities (11)	☐	☐	☐	☐	☐	☐

4.8. To what extent do you agree with the following statements about the neighbourhood beyond your co-op?

	Strongly disagree (1)	Somewhat disagree (2)	Neither agree nor disagree (3)	Some what agree (4)	Strongly agree (5)	Don't know/ unsure (6)
People move in and out of my neighbourhood quite often (1)	☐	☐	☐	☐	☐	☐
I regularly talk with people in my neighbourhood (2)	☐	☐	☐	☐	☐	☐
Most people can be trusted in my neighbourhood (3)	☐	☐	☐	☐	☐	☐
I would be willing to help people in my neighbourhood (4)	☐	☐	☐	☐	☐	☐
I can get help from people in my neighbourhood (5)	☐	☐	☐	☐	☐	☐
I borrow things and exchange favours with people in my neighbourhood (6)	☐	☐	☐	☐	☐	☐
I plan to remain a resident in this neighbourhood for a number of years (7)	☐	☐	☐	☐	☐	☐
This neighbourhood is a good place to live (8)	☐	☐	☐	☐	☐	☐
This neighbourhood is a good place to raise children (9)	☐	☐	☐	☐	☐	☐
This neighbourhood is a good place to retire/ grow old (10)	☐	☐	☐	☐	☐	☐

Module 5 – About you (brief background information)

Nearly done! Now we would like to ask you about your overall satisfaction and some general questions about yourself.

5.1. What is your current age?

- ☐ 18-24 (1)
- ☐ 25-34 (2)
- ☐ 35-44 (3)
- ☐ 45-54 (4)
- ☐ 55-64 (5)
- ☐ 65-74 (6)
- ☐ 75+ (7)

5.2. What is your gender?

- ☐ Male (1)
- ☐ Female (2)
- ☐ Non-binary (3)
- ☐ Other, please specify (4) _____
- ☐ Prefer not to say (5)

5.3. Were you born in Australia?

- ☐ Yes (1), *go to question 5.4*
- ☐ No (2)

5.3a. Which country were you born in?

5.3b. If born outside of Australia, what was your year of arrival?

5.4. Is English your first language?

- ☐ Yes (1), *go to question 5.5*
- ☐ No (2)

5.4a. How well do you speak English?

- ☐ Very well (1)
- ☐ Well (2)
- ☐ Not well (3)
- ☐ Not at all (4)
- ☐ Prefer not to say (5)
- ☐ Don't know (6)

5.5. Do you identify as an Aboriginal or Torres Strait Islander person?

- ☐ No (1)
- ☐ Yes, an Aboriginal person (2)
- ☐ Yes, a Torres Strait Islander person (3)
- ☐ Yes, both (4)
- ☐ Prefer not to say (5)
- ☐ Don't know (6)

5.6. Which option best describes your current living/relationship circumstances?

- ☐ Couple living together, no children (1), *go to question 5.7a*
- ☐ Couple living with child(ren) (dependent and/or independent) (2), *go to question 5.7a*
- ☐ Single person, no children (3), *go to question 5.7b*
- ☐ Single person living with child(ren) (dependent or independent) (4), *go to question 5.7b*
- ☐ Group of unrelated adults (5), *go to question 5.7b*
- ☐ Other, please describe, (6) _____, *go to question 5.8*
- ☐ Prefer not to say (7), *go to question 5.8*

5.7a. Please estimate your household (before tax) income. Household means you and your partner/s, if you have a partner or partners you live with.

- ☐ Under \$31,000 (1)
- ☐ \$31,000 - \$59,999 (2)
- ☐ \$60,000 - \$89,999 (3)
- ☐ \$90,000 - \$124,999 (4)
- ☐ \$125,000 - \$149,999 (5)
- ☐ \$150,000 - \$174,999 (6)
- ☐ \$175,000 - \$199,999 (7)
- ☐ \$200,000 or over (8)
- ☐ Prefer not to say (9)

5.7b. Please estimate your individual (before tax) income.

- ☐ Under \$31,000 (1)
- ☐ \$31,000 - \$59,999 (2)
- ☐ \$60,000 - \$89,999 (3)
- ☐ \$90,000 - \$124,999 (4)
- ☐ \$125,000 - \$149,999 (5)
- ☐ \$150,000 - \$174,999 (6)
- ☐ \$175,000 - \$199,999 (7)
- ☐ \$200,000 or over (8)
- ☐ Prefer not to say (9)

5.8. If you live with adult child(ren) (aged 18 years or over) or adult extended family members, please estimate your total household income (before tax)

- ☐ Under \$31,000 (1)
- ☐ \$31,000 - \$59,999 (2)
- ☐ \$60,000 - \$89,999 (3)
- ☐ \$90,000 - \$124,999 (4)
- ☐ \$125,000 - \$149,999 (5)
- ☐ \$150,000 - \$174,999 (6)
- ☐ \$175,000 - \$199,999 (7)
- ☐ \$200,000 or over (8)
- ☐ Prefer not to say (9)
- ☐ Don't know/unsure (10)
- ☐ Not applicable, I live on my own or with my partner(s) (11)

5.9. Which of these options best describe your current employment situation...?

- ☐ Employed, working full-time (1)
- ☐ Employed, working part-time (2)
- ☐ Employed, away from work (3)
- ☐ Unemployed, looking for full-time work (4)
- ☐ Unemployed, looking for part-time work (5)
- ☐ Not in the labor force (6)

5.10. What is your main source of income?

- ☐ Wages or salary (1)
- ☐ Own business or share in a partnership (2)
- ☐ Government pension or allowance (3)
- ☐ Superannuation, an annuity or private pension (4)
- ☐ Other (5)
- ☐ Don't know (6)

5.11. What is the highest level of education you have completed?

- ☐ Secondary Education – Years 9 and below (1)
- ☐ Certificate I & II Level (2)
- ☐ Secondary Education – Years 10 and above (3)
- ☐ Certificate III & IV Level (4)
- ☐ Advanced Diploma and Diploma Level (5)
- ☐ Bachelor Degree Level (6)
- ☐ Graduate Diploma and Graduate Certificate Level (7)
- ☐ Postgraduate Degree Level (Postgraduate Degree, Masters Degree, Doctoral Degree) (8)

5.12. Thinking of the last 12 months, which one of the following best described your/your household's financial situation? *If unsure, report the situation that best describes most of your household's members.*

- ☐ Spending more money than earning (1)
- ☐ Just breaking even most weeks (2)
- ☐ Able to save money most weeks (3)
- ☐ Don't know (4)

5.13. In general, would you say that your general health is...

- ☐ Very poor (1)
- ☐ Poor (2)
- ☐ Average (3)
- ☐ Good (4)
- ☐ Very good (5)

5.14. In general, would you say that your mental health is...

- ☐ Very poor (1)
- ☐ Poor (2)
- ☐ Average (3)
- ☐ Good (4)
- ☐ Very good (5)

5.15. Which state or territory do you live in?

- ☐ New South Wales (1)
- ☐ South Australia (2)
- ☐ Victoria (3)
- ☐ Western Australia (4)

5.16. Within which part of the State/Territory do you live?

- ☐ Within the CBD of a capital city (1)
- ☐ Within the inner suburbs (excluding CBD) of a capital city (2)
- ☐ Within the middle/outer suburbs of a capital city (3)
- ☐ Within a regional city or large town (4)
- ☐ Within a small, regional town (5)
- ☐ Within a remote community (6)
- ☐ Don't know (7)

5.17. What is your postcode?

Module 6 – In your words...

We've come to the end of the survey. Before you submit your answers, is there anything else you would like to tell us about your home, co-op, housing provider, or the housing co-op sector more broadly?

This might be about your co-op, your experience of living in your co-op, benefits or challenges of living in your co-op, how your co-op could be improved, or issues and opportunities at a broader scale.

6.1. Would you like to tell us anything else about what you think are the main benefits of housing co-ops?

6.2. Would you like to tell us anything else about what you think are the main challenges of housing co-ops?

6.3. Would you like to explain why housing co-ops are better or worse than other housing that you have lived in (if relevant)?

Thank you for the time you spent participating in our survey today. Your input is greatly appreciated.

Please contact Liz Ayres l.ayres@westernsydney.edu.au if you have any follow-up questions.

Survey participants are being offered an opportunity to enter a prize draw to win one of two \$200 MasterCard gift vouchers.

Would you like to participate in this prize draw?

☐ Yes - please provide your email address or phone number (this will not be stored with your data) (1)

☐ No (2)

We would like to learn more about your experience in living in a co-op by inviting you to take part in an interview, which should take no more than 60 minutes.

This will help inform how to advocate for better funding and enable providers to support co-ops and members. If you agree, your input would be acknowledged through a \$20 MasterCard gift voucher

Would you be interested in participating in a phone/online interview?

- ☐ Yes (1)
- ☐ No (2)

What is your best contact to set up the interview?

- ☐ Telephone (1) _____
- ☐ E-mail (2) _____

Research tool 7. Tenant-member interview

The script for the tenant-member interview is below.

Interviewer 1 (Int 1): Introduction

Thank you so much for completing the survey and agreeing to conduct an interview. The data we are collecting is incredibly rich and we very much look forward to producing useful information and materials for co-ops and the sector. The questions we will be asking follow on from the survey, so we really appreciate you helping us to complete the picture. We are interested in learning about the difference between cooperatives and other forms of housing, particularly around the importance of tenant-members and cooperatives having a say, and how that can be supported.

[Remind participant of information sheet and reaffirm consent, including to record. Start recording]

Speakers to identify themselves for the ease of the transcriber.

Int 1: [Ice-breakers]

Can you tell me, in brief, how long you've been living here and how you came to be living in this co-op? Do you have a specific role in your co-op – e.g., chair, treasurer? [Prompts: what is your co-op like? Has it changed over time? Why did you join?]

Life in your co-operative

1. What makes your housing cooperative different to other places you have lived? [prompt re other types of housing have they lived in]

Int 2: Now we'd like to ask you about how your co-op is governed and if you feel like you have a say in what happens.

2. What do you think helps co-ops to run well?
3. You might remember that we asked survey questions about whether taking part in various co-op activities caused issues like stress, burnout, or conflict. Are there things that you think would help reduce those challenges? [Prompts: what are the types of activities or things that energise and lead to success in your co-op?]
4. How much say do you think your co-op has over how it gets to run things? [Follow-up: Are there any changes would you like to see in terms of how much say your co-op has?]

Int 1: Co-op housing across the life course

5. The housing co-op sector has an ageing population. Do you think growing older raises any issues in terms of how your co-op runs and who does the work of managing and governing the co-op? [prompt: what about for other stages of the life course e.g. for children, young people, couples with/without children]

Int 2: How things can be improved/state of the sector

6. How could you be better supported to participate in your co-op? [prompt: do some people participate more than others?]
7. How could your co-op be better supported to be part of the broader housing co-op sector/connect with other co-ops?

Int 1: [If there's time] The next questions are about broader activities that your co-op is involved in.

8. Is your co-op involved in the broader community [in the local area? / beyond the local area?] – e.g., provision of event/meeting spaces, care provision, neighbourhood watch, etc.?
9. Is your co-op addressing broader environmental objectives – solar panels, low impact design, etc.?

Wrapping up – by whoever did the previous questions

If there were any things that you would change about your co-op, what would they be and why?

If there were any things you could identify that your co-op does really well, what are they and why?

[prompt: anything else they'd like to add or to know about the project?]

