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Exclusion from housing and through housing from the CRISES point of view

Our objective is to study social reactions to poverty and socio-economic exclusion rather than explaining them

According to the definition of WP1.3 field, housing and neighbourhood are concerned by two types of exclusion

- 1) exclusion from housing: is caused by a lack of access to decent housing and calls for strategies to improve the condition of and the access to housing
- 2) exclusion through housing: is caused by housing in difficult environments and calls for strategies to reconnect and revitalize social groups and their neighbourhood

We wish to present some innovative views on these two types of exclusion as studied by researchers from (CRISES).

1) Exclusion from housing: the cooperative reaction

- An important reaction to exclusion from housing in Quebec concerns cooperative housing.
- In 2004, the cooperative housing sector represented 50,000 residents, 23,000 housing units, 1,100 housing cooperatives, six federations, and one confederation.
- It has become one of the most important sectors of the new social economy.

The meaning of cooperative housing action

- Cooperative housing seeks not only to meet previously unmet needs, it also allows to rethink housing from a human and social point of view.
- Cooperative housing contributes in particular to the social and professional insertion.
- It also helps to produce and maintain pleasant living environments and promotes a dynamic of revitalization of boroughs affected by impoverishing processes.

Mechanisms shaping cooperative housing.

Three mechanisms shape the cooperative housing system

- The **market** mechanism (private economy), with tenants paying rents and housing organisations paying housing expenses (mortgage, heating, electricity, insurance, taxes).
- The **redistribution** mechanism (public economy), associated with funding from public bodies, in order to ensure that the non-solvent demand is covered.
- The **reciprocity** mechanism (social economy), includes all voluntary and free actions carried out by cooperatives, non-profit associations, federations and networks.

These mechanisms overlap, generating innovative solutions.

2) Exclusion through impoverishing neighbourhoods: the community reaction

- The transition to the new economy occurred quite naturally in some suburbs, which successfully developed "technopolitan" strategies.
- However, the inner cities, especially the city's first industrial areas, were hard hit by the effects of this change. This resulted in specific problems and issues in these areas. The industrial function that once characterised them was gradually de-located, with severe effects on them: unemployment, low incomes and population loss.
- The recognition of this problem inspired two important reactions from Montreal's social actors
 - The definition of a community development strategy by mobilising new social (urban) movements
 - The creation of new tools by traditional social movements (unions)

Redefinition of urban movements: Towards community development

- While in the past, local social action was limited to putting pressure on the public actor, urban movements turned to actions that emphasise local socio-economic actors working in synergy, collaboration and partnerships.
- The new approach relies on collective or social entrepreneurship to drive innovative initiatives.
- The main results of this approach can be seen in a “community economic development” strategy and in the creation at the end of the 1980s of *Community Economic Development Corporations* (CEDCs) devoted to the application of this intervention strategy.

The main goals of CEDCs

- The main goals of CEDC are :
 - to promote the partnership of the actors in their districts; to get actors to work together and to implement partnership-based development projects, which allows actors to make contact with each other and to identify common goals (building the milieu).
 - to support local entrepreneurship in order to help local job creation.
 - to enhance the employability of the jobless, that is, to provide individuals with the skills needed to re-enter the job market.

The new union strategy

- The second type of strategy originating in social movements is the strategy resulting from union action. Since the early 1980s, unions adopted a strategy that re-oriented their action and transformed them into important development actors.
- In reaction to globalisation and industrial redeployment, the unions focused their action on the fight for jobs by creating investment funds and tools to prevent plant closures.

Preventing closure

- A good example of this strategy is the creation of retirement funds for the purpose of fighting business closures and investing in job creation (a national strategy)
- At the local level, the unions established forms of action that seek to anticipate crises in businesses before they arise and to suggest changes that could help to prevent the crisis, such as the FTQ organisation (Urgence-Emploi) and the CSN employment watch project (*Projet de veille pour l'emploi*).

3) Against exclusion: the local convergence

- The creation of CEDCs by the urban social movement and the establishment of union tools and services supporting the creation or consolidation of jobs, as well as the cooperative housing system, are among the innovative neighborhood and community actions carried out in Quebec to combat impoverishment and exclusion.
- Social actors have become partners recognised by government authorities and business communities.
- This constitutes an important change in community action as well as in development strategy, and is a basis for the building of a plural and hybrid economy.