

## Co-operatives in the Canadian Economy

### Co-op Membership in Canada

Four of every ten Canadians are members of at least one co-op. In Québec, approximately 70% of the population are co-op members, while in Saskatchewan 56% are members.

### Employment in Co-ops

There are more than 9,000 co-ops in Canada, and they directly employ 155,000 people. Across Canada, an additional 250,000 independent producers rely on marketing and production co-operatives for their livelihood. These co-ops are especially significant in rural and remote regions of the country, where they meet the economic needs of producers in agriculture, the fisheries, arts and crafts production and manufacturing.

### Financial Success and Local Asset Building

Canada's co-operatives hold more than \$190 billion in assets, which is owned by the members and communities they serve. Non-financial co-ops do nearly \$30 billion a year in business. At least 10 co-ops are listed in the top 500 companies in Canada, and several financial co-operatives have been rated the best places to work in Canada.

### Leadership and Management Training

At least 70,000 co-op members serve on co-op boards of directors. This volunteer role develops local leadership and management skills and is an important part of the success of co-operative enterprise.

### Sustainability of Co-ops

Co-ops have demonstrated a higher survival rate than other forms of enterprise. A study published by the Québec Ministry of Industry and Commerce in 2001 shows that the long-term survival rate of co-operative enterprises is almost twice that of investor-owned companies. Similar patterns exist across Canada.

### Co-operatives and the Social Economy

Co-operatives are considered an integral part of Canada's social economy, since they are democratically controlled enterprises designed to meet the social and economic needs of their members. Co-operatives are a proven tool for mutual self-help, allowing people to work together towards common goals. This in turn helps build social cohesion by promoting inclusion, trust and equity among citizens. In their one-hundred-year history in Canada, co-operatives have helped thousands of disadvantaged people and communities

to create effective solutions to social and economic challenges, while building local leadership skills, local autonomy and control. Canadians continue to use the co-op model in innovative ways to address a wide range of needs and challenges – including the needs of aboriginal and immigrant groups, youth, disabled persons, and low-income communities.

### Co-operatives by Sector


#### *Financial Co-operatives*

The assets of Canada's financial co-operatives amount to 13% of all major financial institutions in Canada. Credit unions and caisses populaires serve 10 million members through over 3,400 locations, and approximately 900 communities have no other financial institution.

#### *Producer Co-operatives*

Canada's agricultural co-ops account for approximately 40% of total farm cash receipts, most significantly in the areas of grains and oilseeds, dairy, poultry, honey and maple products, livestock, and fruits and vegetables. Fishery co-ops process and market the products of almost 9,000 members on all of Canada's coasts and in the lake districts of many provinces. Thousands of arts and crafts producers also market their products through co-ops, and many create their art through film-making and other co-ops that provide shared equipment and facilities. Producer





co-operatives include supply co-ops that provide goods and services necessary to the members' professional activities.

*Consumer Co-ops*

Consumer co-ops provide either products or services to their members. They can range from small buying clubs to large retail and service organizations, with products ranging from groceries and dry goods to hardware, petroleum, electricity, cable television and internet, student supplies, outdoor gear, and more. Together, Canada's consumer co-ops do more than \$9 billion in annual business, and they return nearly \$300 million a year to their members in patronage dividends.

Some consumer co-ops operate as non-profit entities, focused on meeting needs for housing, child care, health care, and community services. More than 250,000 Canadians live in housing co-ops. At least 30,000 families use the services of child-care and nursery co-ops. And health-care co-ops exist in many forms – from full-service health clinics to health prevention programs. In some provinces, groups of social agencies use co-ops to share services and reduce costs. And hundreds of co-ops operate curling rinks,

camp grounds, golf courses, swimming pools, and other facilities for community members.

*Worker Co-ops*

These co-ops provide their members with employment and control over their workplaces. More than 18,000 Canadian employees own and control worker co-ops, which operate in all sectors of the economy. The largest worker co-op operates in the Québec forest industry – it has 300 members and does \$40 million in annual business.

*Multi-stakeholder Co-ops*

Multi-stakeholder co-ops typically operate in home care for seniors, or other forms of care and service for disadvantaged clients. They unite the efforts and interests of a variety of stakeholder groups – such as employees, service users, and other community organizations – to provide quality service and to meet a community need. This model is used extensively in Québec, where it is known as a solidarity co-operative.

