

THE POLITICS OF NEED

ACCOUNTING FOR (DIS)ADVANTAGE:
PUBLIC HOUSING CO-OPERATIVES IN WESTERN AUSTRALIA

Carol Lacroix

This thesis is presented for the degree of Doctor of Philosophy

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I declare that this thesis is my own account of my research and contains as its main content work which has not previously been submitted for a degree at any tertiary education institution.

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Carol Lacroix

ABSTRACT

Concerns about the nature of poverty and how to achieve equitable resource distribution are rife in Australia where, as elsewhere, welfare resources are becoming increasingly scarce. At the heart of these concerns are questions about access: in particular, how to ensure that the least affluent are able to access the resources they require. At the same time, there is a growing sense that cultural as well as social factors are central to patterns of unequal distribution, especially in a neo-liberal context where there is a deregulation of social and economic structures, and a shift to consumption or lifestyle capitalism.

This thesis employs Bourdieu's theoretical framework of capitals to examine the nature of affluence (and therefore poverty) in Australia, the processes that facilitate access to material resources by the affluent rather than the poor and, ultimately, the notion of need that underpins questions of choice, access and resource allocation. Drawing on interviews with members of publicly funded housing co-operatives in WA, an example of welfare housing that simultaneously represents an example of a deregulated symbolic economy and an expression of the contemporary lifestyle movement, I highlight key resources and interests that distinguish these individuals as affluent, as well as some of the cultural and social processes that enable them to convert their resources into the subsidised housing. Based on this analysis, I then interrogate the frameworks for understanding poverty that regulate the distribution of welfare resources, and argue that these were central to the ability of the more affluent to secure publicly funded housing resources. In particular, I examine the new multidimensional frameworks for

understanding poverty in terms of their ability to recognise key resources and processes. I argue that Bourdieu's framework – as a resource based framework that accounts for cultural as well as social and economic factors in the (re)production of advantage and disadvantage – represents a worthwhile inclusion into theories and policies that are concerned with accounting for poverty and ensuring that residual welfare aims are met.

For Anthony McMahon

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ABBREVIATIONS

AIHW	Australian Institute of Health and Welfare
ARCH	Association for Resourcing Co-operative Housing
CEHL	Common Equity Housing Limited
CHCSA	Community Housing Council of South Australia
CHCWA	Community Housing Coalition of Western Australia
CHFA	Community Housing Federation of Australia
CHP	Community Housing Program
CSHA	Commonwealth State Housing Agreement
DHW	Department of Housing and Works
FFHC	First Fremantle Housing Co-operative
FIC	Fellowship for Intentional Community
FOHCOL	Federation of Housing Collectives
ICA	International Co-operatives Alliance
LGCHP	Local Government Community Housing Program
NFAH	National Forum on Affordable Housing
QCHC	Queensland Community Housing Coalition
QCOSS	Queensland Council of Social Services

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INTRODUCTION

Early beginnings

When I began this research, my interest in need, disadvantage and housing co-operatives was largely due to my own experience. Having lived for some time as a separated, sole parent of young children, juggling care responsibilities and material subsistence, I decided in 1996 to undertake undergraduate studies with a view to improving my financial prospects. At university, I took the opportunity to reflect on my experience and that of others in a similar position that I met along the way. So, years later, with the offer of a PhD scholarship and some expertise in research and theorising, I settled on a project that would let me pull together some of the things that had intrigued me over those years. I had been struck by the complex and multidimensional nature of need and in particular, the significance of safe, secure and affordable housing, especially for the well-being of single women with dependent children like myself. At the same time, I was frustrated by what I saw as a lack of attention in mainstream welfare frameworks to the issue of housing, in their emphasis on education and (therefore) income as the panacea.

Gender is the most profound differentiating division. A gendered analysis of poverty reveals not simply its unequal incidence but also that both cause and effect are deeply gendered. (Lister 2004: 55)

The relationship between gender and socio-economic disadvantage described here by Lister is well documented,¹ as is its connection to the gendered division of labour.

The association between sole parenthood – in effect single motherhood² – and

¹ However, the recent tendency has been to focus on children in poverty rather than on women (Wieggers 2002).

² In Australia as elsewhere, the vast majority of separated parents providing primary care for their children are female (Behrens 1996), a situation that appears not to have altered in practical terms despite the introduction of legislation designed to enhance participation by fathers in parenting (see Rhoades 2000).

poverty is equally substantiated (Weitzman 1985, Goode 1992; Maclean and Weitzman 1992; Saunders 2005). So too is the link between gender inequality, poverty and housing need (Birch 1985; Watson and Austerberry 1986, Watson 1988).

Sophie Watson's (1985) research for the Law Reform Commission in Australia in regard to property and divorce makes it abundantly clear that women are more likely to suffer hardship in regard to finances and housing than men. At the root of this disadvantage is the 'inferior' social status afforded to women on the one hand, and on the other, the sexual division of labour that limits women's opportunities in the paid labour force and provides them with primary responsibility for care-giving labour. The situation is worse for women whose care-giving labour is with dependent children. These women are even more likely to have lower qualifications and less likely to have secure, well-paid employment because of the timing of such labour in the life cycle; the level of responsibility and the lack of easy fit between such responsibilities and working time. The situation is exacerbated for women who are sole parents and who simultaneously have greater needs, and reduced income and employment prospects, both of which affect everyday survival and also their housing options. As Watson argues, a person with dependent children (usually women)³ has far greater and more immediate housing needs than a person without, and the availability of public housing is especially significant for these people (obviously alongside employment opportunities).

³ Watson (1985) also notes that men who head single parent families are more likely to be purchasing their own homes than renting, while the opposite is true for female sole parents.

The complex needs and the issues surrounding them are of continuing and heightened significance in the current context. As Webber and Boromeo (2005) observe, the number of sole parents is increasing and expected to rise further in line with trends in separation and divorce. At the same time, housing affordability in general is declining (ShelterWA 2005) and the availability of state housing is diminishing (Burke 1998; Cameron 1999).

I became interested in the possibilities of community housing – and especially group housing developments – for meeting the complex and multidimensional needs of women and children after hearing about a welfare and development project in Cambodia. As a result of this project, around 40 women and their children – who previously struggled to survive on the streets of Phnom Penh – now live on the small island of Koh Kor approximately 30 kilometres from the city. The project provides dwellings and also employment for the women, who produce goods and livestock for their own consumption and for the market (Australian Broadcasting Corporation [ABC] Radio National 2002; Hagar International n.d.). They also manage a textile industry (Bradbury 2001). The development, part of a larger project known as The Hagar Project, is organised through a Christian charitable organisation, Youth With A Mission (see Youth With a Mission Gateway to the Nations 2005) and TEAR Australia (the Australian Evangelical Alliance Fund). This project is interesting for a range of reasons, not least for what the consequences might be of the involvement of patriarchal, faith-based organisations in the provision of services for women.⁴ It is intriguing as well for the media fascination with the idea of an island populated

⁴ See for example articles by Gaffar Peang-Meth (2000); Jackson (2001a; 2001b).

solely by women.⁵ My interest in this instance though related to the way the model addresses multiple and multidimensional needs – the need for housing with the need for income and networks of social support that fostered the well-being of the women and their dependents⁶ - but more than that, safe, secure, affordable housing was central to the approach: the basis on which the ability to acquire the other necessary resources was predicated.

The Cambodian example, and the idea that women's empowerment is related to both their proximity to other women and access to, and control of, housing, is reminiscent of interpretations of matrifocal societies in the anthropological literature.⁷ The indication is that women in these societies are more empowered than women elsewhere and gender relationships are more equal than in other forms of social organisation largely due to matrilineal inheritance laws and the fact that these women own the land and housing. The effect of property ownership is that the women have control over the means of (agricultural and subsistence) production. It also means the women are surrounded by networks of support and, in the event of a relationship breakdown, the woman retains tenure, possession and decision making authority in regard to the place where her networks are located and her labour has been invested.

Closer to home

Cohousing [co-operatives⁸] . . . encourages human interaction and lends support to disadvantaged members of society . . . Most of the single women and single mothers we have here have sought this lifestyle because it gives them more security and companionship than they would find living alone . . . One of the single mothers has established a small, family day care centre at Pinakarri, and some of her clients are the

⁵ As examples of a religious perspective on projects of this kind see TEAR Australia's (2001) *Father to the Fatherless* and *The Mercy Minute with Don Stephens* (2007).

⁶ For a discussion of support networks used by sole parent women in Australia see Webber and Boromeo (2005).

⁷ See for example the literature on the Minangkabau and Acehnese communities including Segal (1969), Rosaldo (1974), Tanner (1974) and Dube (1997).

⁸ As will be seen, the term 'cohousing', like the term 'collective' is sometimes used concomitantly with the term 'co-operative'.

other sole parents in the community who have the advantage of a "home child care service" while they go out to work. (Transcan 2000)

As a starting point for the investigation closer to home I focussed on publicly funded housing co-operatives. I chose these co-operatives as a model of development for addressing complex need because of their reputation, which I had initially come across through loose social networks and later through the literature on co-operatives. The suggestion from these sources was clear: the model was valuable for the well-being of sole parents in a poverty context, not only because it provided safe, secure and affordable housing, but because it met other needs including, as suggested by the above quote, the development of networks of social support (Adams 1999; Shellshear 2001; Pinakarri n.d) that are important in themselves and for underpinning other possibilities for socio-economic advancement.

The idea that co-operatives might be valuable for women and children was further supported by a reference to co-operatives in Chung et al.'s (2000) *Home Safe Home: A National Study of the Links between Domestic and Family Violence and Women's Homelessness*, the report on a federally funded research project aimed at understanding the relationship between domestic violence and homelessness in women's lives. The report states that co-operatives provide women with a sense of community and security and, although it does not specify the benefits in any more detail, recommends them as site of great potential in the prevention of homelessness for women and their children (although again, it does not specify why).

Of course, sole parents are not the only people living in poverty who are likely to benefit from the co-operative model of housing development. Poverty is a major issue around the world and impacts men, women and children (Lister 2004). Even in relatively affluent countries such as Australia, where the economy is strong and the

majority of people have high levels of material consumption (Hamilton and Dennis 2004), poverty rates remain high. As Saunders (2005) notes, there were, at the very least, close to one million people living in poverty in Australia in 2004. Despite efforts to address poverty in this country over the past thirty years, the available evidence indicates that poverty rates have, at very best, not improved.

Nevertheless, although the focus of the research goes beyond sole parents, this group remain important for my analysis. Sole parents are over-represented in the poverty statistics (and, as will be seen, sole parenthood is a key signifier of poverty in the public mind). Whilst sole parent status – like membership to any of the key classificatory divisions – does not necessarily determine poverty, the association with poverty makes the group a good starting point for thinking about poverty, its causes and solutions.

Preliminary investigations: the research turn

So the research began with the aim of understanding how the complex needs of socio-economically disadvantaged people – and women with children in particular – might be met more effectively by the model of publicly funded housing co-operatives. However, it became evident through the initial investigations that the people living in the co-ops in Western Australia (WA) (at least the respondents I interviewed) were not poor but relatively affluent instead. They may have been on a low income, but I quickly discovered that their accounts of their lives, their resources and their motivations for living in the co-operative (which I will outline in this thesis) did not match my experience of poverty, my understanding of it based on my reading of the poverty literature, or my expectations in view of their status as recipients of publicly funded housing.

My concerns were supported by findings from interviews with commentators in the field of community housing; of the six interviewed, three volunteered the suggestion that they – or others they knew – held the sense that the co-operatives housed relatively advantaged people. A prime example is a story told to me by the (then) executive officer of peak body for community housing (and co-operative housing). He recalled the (then) Minister for Housing, a strong supporter of community housing and social justice advocate, meeting with members of one of the co-operatives to hear about their experiences. The Minister's response to the co-operative members (as paraphrased by my informant) was that “[a]s Minister for housing the great concern I have is that you are too articulate as a group of people [for me] to feel that you actually deserve the housing” (K1).⁹ The officer explained that the housing Minister saw, as an injustice, the fact that there was a group of “white middle class people, well educated and working, living in public housing” (who had managed to access the program when, he felt, they could be housed in the private sector), whilst at the same time there was a substantial number of Aboriginal people (around 1000) living in the area who were homeless, sleeping outdoors for want of basic shelter. Clearly, the individuals living in the co-operative did not meet the model of need the housing Minister had in mind.

Later, I noticed similar concerns made explicit in the social conversation about co-operative housing and public housing in general, and also in the academic literature.

One notable example in a popular public forum read as follows:

We were recently approached by a resident living in co-operative housing. This person outlined some serious concerns. I have asked our journos to follow up on the story, especially with the recent revelation that an MLA is living in public housing . . . apparently only two people were recently interviewed for a house that became available in an ACT co-operative housing program. One allegedly had a full-time job

⁹ Refer to Chapter Three for codes for informants.

and the other was already in public housing but wanting to move into the suburb . . . Eligibility is up to 60% of the standard ACT wage, which for women is about \$969 p/w. . . . This is only one example which concerns three elements - the role of co-ops, the role of managing bodies and the accountability of charitable and publicly-funded housing programs . . . Three of the current residents in this co-op allegedly have full-time public service jobs. There is no process in place to keep residents moving through these limited resources, opening vacancies for applicants who may be assessed as being in greater need. (The Word 2005)

I will return to the example of the MLA living in public housing later in this thesis, for now it is sufficient to note that my thesis topic was unravelling before my eyes, I couldn't find the people I expected to find in the co-ops I was studying.

Significantly Darcy (1999), in his discussion of tenant management practices in social and community housing policy, states the following;

There exist organizations where willingness and ability to participate in management and to carry out both administrative and maintenance tasks are a virtual requirement of tenancy and those without the ability to contribute time and skills are given a lower priority regardless of need. This exposes a particular contradiction in community housing practice, where apparently the sensitivity and responsiveness of community housing management makes it most suitable for clients requiring personal contact and support, yet the demands of participation in management would seem to suggest that community housing organizations require at least a proportion of their tenants to be articulate, confident and organized. (Darcy 1999: 24)

As will be seen, tenant management is the feature of co-ops that set them apart from other forms of social housing. The suggestion that it is this aspect of the co-op model that may facilitate the housing resources being accessed by individuals with high levels of resources and low levels of need, instead of individuals who have fewer resources and greater needs, was one I thought worth pursuing.

Aim of thesis

Darcy's concern combined with the findings of my preliminary investigation to problematise the original research direction. The question I had originally hoped to answer – about housing co-operatives as a model of development for meeting the complex needs of the poor – turned out to be of little practical value given that it appeared that the co-operatives were populated by individuals who were not poor.

Nevertheless, the problem of access – the suggestion that relatively affluent people had managed to access a model of publicly funded housing ostensibly for the poor – warranted further investigation and led to a new set of aims. The first of these relates to the problem of discrimination: how to distinguish between the poor and the non-poor. The second relates to the means of access: how to explain the phenomenon and identify its causes: the processes that might enable or constrain an individual's choices and the outcomes they can manifest for themselves. Although the research focuses on co-operatives, underpinning the research aims are general questions about the nature of affluence as well as poverty, and the processes that might facilitate access to resources – in this case scarce welfare resources – by the affluent rather than the poor. Fundamentally, the question is about choices and the factors that shape them. These questions have implications that go beyond the case study. Nevertheless, co-operatives offer a key site for investigation because, as will become evident, they represent a practical expression of broader social and cultural trends.

Having come to the topic with a background in feminist and cultural studies, I was already aware of the need to ground theoretical research in material and everyday processes, to account for both social and cultural factors in the construction of advantage and disadvantage (henceforth '(dis)advantage') as well as for the particular material context that shapes social relations. As a result my approach was to persist with the interview process, with a heightened sensitivity to the representations and worldviews being expressed by these participants in our conversations about the value of co-operatives in relation to their own lives: their beliefs, attitudes and values, and the way they understand the world and themselves in it.

Central to the research questions was the need for a theoretical framework for understanding advantage. The search for a theoretical approach that might reasonably account for these systems of representation and meaning as well as the material reality of everyday lives was part of the research process. In the end, I came upon Bourdieu's theories, and the interviews – and, later, the policy frameworks that conceptualised need – were analysed from a cultural sociology perspective. Bourdieu's theoretical framework of capitals proved most useful because of its ability to identify the nature and processes of affluence, and the systems of meaning and symbolic exchange that turned out to be a determining feature in inequality and resource distribution. This thesis is an account of that journey.

Outline of chapters

The structure of this thesis is somewhat atypical. The most appropriate theoretical approach did not become apparent to me until I was well into the project, by which point I had honed the question and collected the bulk of the data. Nevertheless, I have chosen to present the explication of the theory at the beginning of the thesis because it offers a fruitful perspective on the data and the unfolding argument. That said, the account of Bourdieu's framework I have provided here is a broad overview which frames the rest of the thesis, and I will revisit and expand upon this framework as the thesis progresses.

The thesis is organised into three major parts. The first three chapters provide the background for the case study and analysis that follows. Chapter One, as I have said, sets out the key features of the theoretical framework and why I chose it. I highlight, in particular, its usefulness as a resource-based theory that focuses on the micro-processes of exchange, and takes account of culture and the role it plays facilitating

social stratification and material inequality, especially when it is used in ways that acknowledge embodied forms of cultural capital.

Chapters Two and Three provide important background information about the case study site, including the policy framework and social and cultural context that structure the negotiations around need and access. Chapter Two explores the policy framework and explains what co-operatives represent in terms of models of welfare and development. In it, I describe the historical background of housing co-operatives, how they fit into the broader social housing context in Australia, the logic behind them and how they work. I pay particular attention to the aims of the housing, the model of participation on which it is based, and the implications of this framework for how access is regulated through constructions of the concept of need. This chapter is particularly important in the context of the whole work because it situates the co-operatives as a model of development where control of access and welfare resources is regulated by the consumers of the housing themselves, largely through conceptualisations of need that they also determine.

Chapter Three provides an overview of the co-ops in Western Australia (WA) that represent the case study site, paying particular attention to the social and cultural context in which they are positioned. This chapter highlights the key features of the sea change (lifestyle) locations where the co-operatives are situated, and the values and assumptions that underpin them and are central to the analysis that follows. Chapter Three also details the methodological approach used to gather the data, the key characteristics of the interviewees and other relevant methodological issues.

Chapters Four, Five and Six provide the findings of the empirical case study: the factors that marked the participants as affluent and highlighted the means by which

they were able to access the housing resources. Chapter Four lays out the major findings of the interviews, highlighting the participants' resources and motivations that set them apart from individuals conventionally understood as poor. Chapter Five analyses these findings using Bourdieu's framework of capitals. The chapter is structured around the contention that the participants had access to forms and compositions of capitals – and especially embodied forms of cultural capital – that facilitated their access to the housing and, alongside the interests they were pursuing in the context of the 'voluntary simplicity' lifestyle movement of which they are a part, marked them as middle class. Chapter Six highlights key processes in the cultural field that enabled the exchange of the participants' cultural capital for the welfare resources, focussing on the processes of symbolic exchange. The main thrust of the argument in this chapter is that there are two key processes involved in conversion. On the one hand, there is a limited account of need *as resources* produced by the mechanism for accounting for need (the low income framework). On the other hand, there is a semantic elasticity in the key signifiers of need *as interest*. The two processes combined to allow the participants to 'pass' as poor. These chapters stand as evidence of the usefulness of Bourdieu's framework for accounting for the difference between affluence and poverty and for the processes involved in the production of socio-economic inequality.

Chapter Seven, along with Chapter Eight (the thesis conclusion), approaches the matter of solutions, investigating the possibility of accounting for need in ways that better account for the nature and processes of advantage (and disadvantage) that were revealed by the case study. In Chapter Seven I investigate the alternative frameworks for understanding need and the possibility of accounting for resources in a more expansive way. The value of Bourdieu's framework in accounting for the difference

between affluence and poverty that emerged from the previous chapters forms the basis of my argument for incorporating this framework into current accounts of need in poverty theory and policy.

Chapter Eight ties together the threads of the thesis. My principle conclusion is that if (residual) welfare aims are to be met and scarce resources are to go to those most in need then conceptualisations of need must be regulated to ensure that there is an adequate accounting of resources (capitals) and interests. Returning to the example of the co-operative model and the original thesis question, this chapter outlines practical steps that might be taken to ensure access by the poor. These practical steps are predicated on an understanding of the nature and processes of need and (dis)advantage provided by Bourdieu's theoretical framework and include the provision of embodied resources, regulating key concepts in policy, and maintaining an account of need in the discursive field that more adequately represents the needs and experiences of individuals negotiating basic and subsistence need.

In making this argument for changes to patterns of welfare distribution that inhibit access to scarce resources by individuals who are relatively affluent, and by seeking to identify people who have access to particular resources and choices as non-poor, I am not saying that poverty does not exist, that co-ops are not worthwhile or that the people in them are necessarily *the* problem. I am not suggesting that non-shelter values are not important or that other values, such as those associated with the voluntary simplicity movement, are not worth striving for, by individuals or as a society.

Furthermore, it is not my purpose to evaluate the model of the residual welfare state. What I am arguing is that *if* we accept the model of the residual welfare state and

want material resources to go to those who are most poor, then that policy must be supported by a sophisticated understanding of poverty and the kinds of responses that will work to alleviate it. It should not be based on assumptions that might be made about what the poor have or can do. This is especially so in the context of the contemporary lifestyle movement where, as will be seen, the concept of need is being contested.

CHAPTER ONE

THE THEORETICAL FRAMEWORK OF CAPITALS

What is affluence and how does it operate? How might affluence be distinguished from poverty, especially in the context of consumer lifestyle capitalism where the traditional ways of understanding social stratification and socio-economic inequality appear to be inadequate? How can we understand the fact that relatively affluent people might be able to access resources set aside for the poor and the processes that facilitated their access to these resources? What is the nature of affluence and what are the processes by which the more affluent are more able to convert their resources in the pursuit of their interests? How might these issues of need and access play out in the context of publicly funded housing co-ops in Western Australia? These are the questions that underpin this research.

Bourdieu's theoretical framework of capitals provides a critical perspective on advantage and disadvantage that is useful for understanding this inquiry into need and access. The aim of this chapter is to provide an outline of this approach and a sense of why it is so useful for understanding the issue at hand. The chapter proceeds in four parts. I will first explain why I was drawn to this approach; the kinds of questions I was interested in and the frameworks I had access to at the time. I will then provide the context for Bourdieu's framework: the intellectual site from which the framework emerged. Thirdly, I will outline the key features of Bourdieu's framework, highlighting what made it so useful for understanding my case study and addressing the research question. Finally I will enumerate recent developments in the field in relation to the framework and in particular, relevant theoretical and

conceptual issues, insights and questions that have arisen from recent applications of it. These informed the choices I have made in applying the framework, and locate my research within this field.

Background: The need for a framework

When I began this research, I was already interested in ways of thinking that took account of both the cultural and material aspects of inequality. I had come to this position as a Women's Studies student in a cultural studies department in the late 1990s: In the context of feminist theorising, the importance of culture in relations of inequality – as well as social and material processes – is well established. Culture is seen as

a determining . . . part of social activity, and therefore . . . a significant sphere for the reproduction of social power inequalities . . . the sphere in which . . . inequalities are naturalised and represented in forms which sever (as far as possible) the connection between these and economic and political inequalities . . . the terrain on which hegemony is struggled for and established . . . the site of 'cultural struggles'. (O'Sullivan et al. 1994: 71)

Culture, as a sphere and process of symbolic production, is tied up with issues of representation, identity, legitimation and power; likewise, unequal access to cultural resources is considered to be connected to unequal access to material resources (Anthias 2005). Issues of identity are central to this perspective.

Despite the value of this perspective and a focus on issues of identity and the role of identity in processes of inequality, I began to suspect that investigations into issues of identity did not necessarily account for the social, material or economic aspects of inequality that at the time seemed to govern my experience as a mature aged, sole parent. At best, it seemed, one form of analysis had come to dominate at the expense of the other, as – in a similar fashion – more orthodox sociological approaches to

inequality appeared to ignore symbolic processes in their explanations of the political economy. As I reflected on my own experience, I realised that both aspects were important. My sense was that the interrelationship between both aspects should be accounted for and that this warranted further investigation.

At around the same time, I came upon Nancy Fraser's (1997) *Justice Interruptus: Critical Reflections on the 'Postsocialist' Condition*, which vindicated my concerns. Fraser's basic premise was that in the context of

a resurgent economic liberalism . . . [there has been] a general decoupling of the cultural politics of recognition from the social politics of redistribution, and a decentring of claims for equality in the face of aggressive marketisation and sharply rising material inequality. (1997: 3)

Fraser argues that both cultural and social factors are involved in inequality and issues of (in)justice. These aspects of injustice - material, economic and redistributive on the one hand, and the related issues of recognition, identity and the symbolic, on the other hand - work together in mutually reinforcing ways, yet the relationship between them has been obscured. Moreover, cultural issues had come to dominate arguments for equality and justice ('needs claims') in the public sphere. Thus, Fraser argues for a coherent framework that takes account of both, especially in the current era of neo-liberalism.

Later, I was to come across these arguments in the sociological literature, for by 2005-6, arguments for a combined and more balanced focus could be readily found.

For example:

Writers with interests in cultural studies have also become more interested in relating their concerns to stratification. (Devine and Savage 2005: 2)

In sociology's positive guise, cultural factors are often absent, or at best understood as secondary to the 'real engines of history' – economic, material and technological

forces. Over the past twenty or thirty years, however, the study of culture has grown to become a central feature of the ‘sociological imagination’. (West and Smith 2006: 1)

[T]he problematic of social inequality has tended to be colonised more recently by a cultural studies framework. This is not so much concerned with resource distribution and allocation but rather with inferiorisation at the cultural or ascriptive level, as well as with the level of identity and access to cultural resources. (Anthias 2005: 25)

[C]ultural practices are seen to be central to contemporary class formation. (Skeggs 2005: 46)

The rise of ‘cultural sociology’ further attests to the phenomenon: in 2005, the Australian Sociological Association formed a cultural sociology thematic group;¹ in 2007, Sage published the first edition of the new journal *Cultural Sociology*, whose stated aim is to address issues of culture in the discipline of sociology (Sage Publications 2005).

However, when it came to understanding my specific research problem – understanding the difference between poverty and affluence, and the way affluent people might come to access material resources set aside for the poor – Fraser did not seem to help a great deal. The problem, which I couldn’t put my finger on at the time, was that in her attempt to produce a framework for interrogating the relationship between cultural and social factors in inequality, Fraser appeared to conflate the idea of culture with issues of recognition, identity and cultural difference. In doing so, she appeared to lose sight of culture *as* the symbolic economy. Furthermore, Fraser emphasised the importance and interrelationships between the social and cultural (as needs claims) which I understood to ascribe relative value to needs and needs claims on either side. Thus Fraser’s approach did not leave me with any way of talking about the possibilities that lay at the heart of my research question: the possibility that needs claims are symbolic processes (rather than reified acts), representations of needs by actors who may not be positioned

¹ See the Australian Sociological Association (TASA) website for further information.

equally in regard to the means of symbolic production, the possibility that actors may be positioned unequally in regard to the symbolic economy and the means of symbolic production, or the possibility that not all needs are equal. Whilst Fraser's approach might have been ideal for understanding other sets of problems, it didn't seem to help in understanding mine.

Finding Bourdieu

As I struggled with Fraser, I came upon Skeggs' (1997) *Formations of Class and Gender*. Writing in the United Kingdom at the same time as Fraser was writing in the United States, Skeggs interpreted the lives and accounts of a group of white working class women in the UK. She did so in a way that took simultaneous account of issues of identity and socio-economic disadvantage and, importantly, how cultural factors played a role in facilitating relations of inequality. In her analysis, Skeggs drew on a framework that drew together theories in cultural studies and sociology, which represented the fusion between these two disciplinary approaches that I had been looking for. The framework was Bourdieu's "metaphors of capital" (Skeggs 1997: 8). Skeggs' application of Bourdieu provided me with the 'aha' experience I had been seeking. Further investigation into the framework through the work of other feminists – for example Diane Reay (1997, 1998, 2004a), Terry Lovell (2004) and Toril Moi (1991) – confirmed that Bourdieu's framework would be most helpful in understanding my problem.

The best way to highlight the key features of Bourdieu's framework that made it so useful for my own research is to cast it in terms of the class literature with which it is commonly associated. The reason I say this is not because I especially want to frame my analysis in the language of 'class'. As will be seen, the language of class is not

accepted generally – and this is especially so in Australia (Martin and Wajcman 2004) – even though it appears to be useful for invoking the sense of inequality and relations of (dis)advantage that are sometimes missing elsewhere. Rather, framing the discussion in terms of the class literature highlights the key aspects of Bourdieu's framework that set it apart from other approaches to socio-economic inequality.

Class

Class is a contested notion and controversial as an analytical framework in the current era. Debates about the value of class – “as the main organising feature of economic, social and cultural life” (Savage, Warde and Devine 2005: 31) – arose in the late 1980s. The idea that dominated the literature at that time was that class had ceased to be a salient feature of contemporary Western societies and was thus less useful as a framework for analysis (Paluski and Waters 1996). Put bluntly, the idea was that ‘class is dead’ and, unsurprisingly, this argument became known as the ‘death of class thesis’ (Savage, Warde and Devine 2005; Crompton 1998, 2000; Scott 2001).

The death of class

The death of class thesis was inspired by observable social changes. These included increasing affluence, the changing nature of work structures, and class identity. There were increases in economic wealth in advanced capitalist societies, and increases in economic productivity and the capacity for wealth creation after the Second World War. By the late 1950s and 1960s living standards had risen (Crompton 1998; Devine 2004). There was a decline in industrialisation and heavy manufacturing, and concomitantly advances in technology and the rise of a skilled labour force and service sector. There was demise in trade unions and an increasingly

individualised workforce. At the same time, there was a rise in unemployment and welfare, and an increasing significance of lifestyle.

[A] common theme . . . is the suggestion that, in the advanced industrial societies, the increases in economic productivity and the capacity for wealth creation which has taken place since the second world war has reduced (relatively) the significance of the production and acquisition of basic material needs . . . Thus, with the rise in standards of living, it is argued that issues related to *consumption*, rather than production, are becoming more relevant; and that ‘lifestyles’, rather than ‘classes’ are playing an increasingly important part in shaping a whole range of attitudes and behaviours. (Crompton 1998: 140)

There was also an increase in alternative social movements (such as environmentalism and feminism) that provided alternatives to identities based on work (Crompton 1998). These changes were associated with changing perceptions of the nature of social class, and henceforth the way ‘class’ was theorised.

Changes to occupational structure – particularly working class occupations – and increasing (working class) affluence, generated the idea that a unique or distinctly working class culture no longer existed. The view was that the new patterns of work – in particular, privatised forms of labour – meant that those who had traditionally identified as working class now perceived of themselves as middle class and in doing so withdrew from the union movement and the Labor Party with which they had previously aligned themselves (Devine and Savage 2005). These new working classes held a more instrumentalised view of work, sustained more privatised lifestyles, and viewed class differences in terms of wealth: In Devine’s words, “[t]he new working class were not class conscious radicals outside the system but people whose aspirations for material prosperity lay within the prevailing order” (Devine 2004: 194). The views, politics and solidarity that had been historically attributed to the working classes were thought to have been undermined, or to be disappearing, and relations of exploitation were far from clear. This change was seen – in what

came to be known as the ‘embourgeoisement thesis’ – as an assimilation or transformation of the working classes into the middle classes (Crompton 1998; Devine 2004; Devine and Savage 2005).

The notion of working class embourgeoisement was eventually challenged on the basis that although workers may have been more affluent, their work was still characterised by long hours and dull, repetitive tasks, their lifestyles were not middle class in form, and they did not simply accept the existing socio-political arrangements (Devine 2004). The extent to which the challenge has reinvigorated class analyses remains to be seen. However, at the time, the change in perspective had significant implications for theories of class, for which working class consciousness – or at least culture and identity – and its relationship to the division of labour, had been the backbone. This was especially true for traditional stratification theory (associated with Marx and Weber) that been pivotal to sociology in the 1960s and 1970s (Devine and Savage 2005). In particular, it was the social aspects of class – class imagery and consciousness – that were under question in a context where the evidence suggested that class consciousness was neither coherent nor “a ‘reflex’ of class position” (Devine and Savage 2005: 12).

Nevertheless, what remained was a strong sense of the irrelevance of ‘work’ as a key sociological concept, and with it, of ‘class’ as a meaningful language. At best, traditional approaches to class were seen to be inadequate for understanding changing patterns of social inequality. Debates ensued about the nature and relevance of class that signaled an impasse which, according to some commentators (Crompton and Scott 2004, for example), can be understood in its own terms as the ‘death of class’ (in social theory). Since then, the trend has been largely away from class

analyses (Crompton 1998; Phillips and Western 2005), and this trend has been further driven by a shift in emphasis to “the alleged emergence of an underclass” (Devine 2004: 196).

Renewing class and the cultural turn

The death of class thesis was never fully accepted, on the basis of a recognition that inequality persists and that work is still a determinant of well-being in class societies (Crompton 1998; Western 1999; Phillips and Western 2005). However, in the wake of the ‘death of class’, sociologists shied away from the topic. Throughout much of the 1980s and 1990s, the problem of dealing with the concept of socio-economic inequality – defending it and describing it – was more or less left to the discipline of economics.

More recently, sociologists have returned to the question of class. They argue that, in the hands of the economists, social stratification in general and economic practices in particular have been defined in narrow and instrumental terms (Devine and Savage 2000). In the words of Martin and Wajcman, “[a]ttempts to explicitly defend the relevance of class analyses have sometimes seemed like rather arid exercises in statistically based semantics” (2004: 180). The view is that the problem of socio-economic inequality is far more complex.

Underpinning the argument for a return to ‘class’ as a framework for understanding socio-economic inequality is a radical critique of the established sociological approach to class (Savage, Warde and Devine 2005). The more recent approach has identified a range of problems with the traditional account and, in particular, it takes issue with the focus on macro-social processes and the division of labour or employment relations, which Crompton (1998) refers to as the ‘employment

aggregate approach’. The employment aggregate approach highlights a number of flaws in the traditional analysis.

Firstly, from the traditional perspective, class is reduced to occupation and the division of labour; this means that class and occupational structure are presumed to be the same thing (Crompton 1998). This in turn results in a lack of understanding of other factors contributing to class inequality, for example, the importance of property and other forms of heritable wealth, as well as social factors besides occupation – such as race and gender – that underpin class inequality. Most importantly, a sense of process and class formation has been lost (Crompton and Scott 2005). For Crompton and Scott, this loss can be directly attributed to the shift away from Weber’s concept of ‘social classes’.

Mov[ing] away from the Weberian concept of ‘social classes’ which are the outcome of both ‘class’ and ‘status’ processes . . . exclude any systematic consideration of the *processes* of change and development in class formation. (Crompton and Scott 2005: 189)

The failure to recognise process in the reproduction of inequality is tied to the emphasis on the macro-social. Combined, these two oversights point to a lack of understanding of the micro-social factors that are lived and reproduced at the level of the everyday, and how class inequality is produced through actions of individuals.

On the basis of this critique of the traditional macro-social and employment emphases, a new approach developed, characterised by a focus on the micro-social, everyday processes of class instead (Savage, Warde and Devine 2005; Devine and Savage 2005). The emphasis now is on understanding “the mechanisms that produce class inequalities . . . [and] how the effects of class are produced by individual actions” (Savage, Warde and Devine 2005: 31-2). From this position, it is the micro-

processes of exchange that matter, and the resources that shape the possibilities for those practices of exchange. These endowments are variously described in terms of resources, assets and capitals, and can be economic, social or cultural in nature. Thus, from this position, it is not through exploitation that class advantage is held, but through the ability of the more affluent to advance their position due to the extra resources they hold (Savage, Ward and Devine 2005).

Amongst those who have pursued class along these lines, a distinction can be made between two camps (Savage and Bennett 2005; Bottero 2004): on the one hand a group generally described as ‘rational choice’ theorists (most commonly associated with the work of John Goldthorpe).² On the other hand is a group commonly referred to in the literature as ‘culturalists’ or ‘cultural sociologists’.

From the perspective of the first camp, the choices people make are explained in terms of the individual’s evaluation of the costs and benefits they confront.

[Rational action theory] is a theory which assumes that individual action can be understood as rational in that actors have goals, various means of pursuing these goals and that they evaluate the costs and benefits of following one course of action over another in the context of some knowledge of the opportunities and constraints they face. (Savage, Warde and Devine 2005: 37)

According to their critics in the opposite camp, there are significant problems with this approach. The first is that the rational choice theorists place too much emphasis on economic processes and not enough on other factors, especially cultural processes. Importantly too then, they tend to ignore crucial aspects of choice. On the one hand, they presume that choices are made in a context of awareness: that the individual is aware of their opportunities and constraints in a given context. As well,

² Goldthorpe’s position is to be distinguished from a second group of rational choice theorists. The second group are neo-Marxist in their approach, and are more interested in specifying relations of exploitation in the exchange of resources (Savage, Warde and Devine 2005).

they fail to take into account significant cultural factors – such as values and attitudes – that also play a role in shaping people’s choices (Savage, Warde and Devine 2005). In other words, the rational choice theorists are seen as being too narrow and instrumental in their approach to economic practices. Like the economists who went before them, they define economic practices in a narrowly instrumental way, failing to analytically account for the fact that ‘the economic’ is actually situated within social and cultural practices (Devine and Savage 2000: 196).

The culturalist group share what Bottero (2004) refers to as an ‘expanded’ version of class. Culture – alongside the economic or material – is seen as central to the reproduction of class inequality. The cultural dimensions of economic, social and political processes are seen as vitally important (Devine and Savage 2005; Crompton and Scott 2005). From this perspective, it is essential to understand culture and the role of cultural factors in the reproduction of class inequality. The key difference between the first group and the second is that the latter takes account of the context in which choices are made: the social and cultural factors in which economic factors are embedded. Cultural forces, values and attitudes are seen as central to the understanding of any situation.

Besides the dissatisfaction with rational choice theory, this ‘culturalist’ take on class mounts specific criticisms of the traditional approaches that, in turn, highlight the key features of its own. As Skeggs (2005) points out, at the heart of this critique is the failure of Marx’s labour theory of value, which places the blame for inequality on the extraction of surplus value from the labour power of the exploited classes, and roots inequality in the economic division of labour and occupational stratification. Thus, for cultural sociologists, the real failure of the alternative approach is its failure

“to take into account *the constitutive nature of culture and the symbolic economy*” (Skeggs 2005: 62, italics in original): meaning, the making of meaning, and the relations of production in the symbolic economy.

The failure of traditional ways of understanding, and the importance of these new ways of understanding, is seen as especially significant in the context of what Skeggs (2005) describes as the changing nature of capitalism, and the production of consumption markets that trade on symbolic exchanges. Phillips and Western (2005) describe the phenomenon – where individual choice, self-expression and identity are increasingly organizing social relations – in terms of a shift to postmodernity. However it is described, the key concern of this group of cultural analysts is that where exchanges are taking place and cultural processes are central to those exchanges, it is vital to account for culture in terms of identity and subjectivity. A second concern is the importance of methodological approaches (such as in-depth interviews and ethnographies) that are able to account for them (Devine and Savage 2005).

Bottero (2004) refers to this second group as “a newer generation of class theorists” (2004: 988). Implicit in this description is the observation of a trend towards this line of reasoning. According to Bottero, the ‘cultural turn’ represents a radical shift in thinking, which:

transformed the scope and analytical framework of class analysis: inflating ‘class’ to include social and cultural transformations, reconfiguring the causal model that has underpinned class analysis, and abandoning the notion of distinct class identities or groups, focusing instead on individualized hierarchical differentiation. (Bottero 2004: 985)

It is worth noting here that the cultural turn is associated with the more general turn within sociology to issues of identity and the subjective dimensions of class (Devine

2004; Phillips and Western 2005). Furthermore, the new, culturalist approach to identity and subjectivity needs to be distinguished from traditional approaches to these ideas. In the past, subjectivity was articulated in terms of ‘class consciousness’ and linked to an overriding interest in the way individuals fit themselves into class categories and the extent to which the working classes could be mobilised to challenge class inequalities. The new interest in class identities is tied to the increased concern regarding identity and agency issues elsewhere in sociology (Devine 2004), and to the question of agency more generally (Devine and Waters 2004). Bourdieu and the capitals framework

Despite the differences within the culturalist camp, what they have in common is that they mainly draw on the work of Pierre Bourdieu for their intellectual inspiration (Savage, Warde and Devine 2005; Savage and Bennett 2005; Crompton and Scott 2005; Roberts 2004; Devine and Savage 2000, 2005). It is worth noting at the outset that those in the first camp also engaged with the work of Bourdieu in the 1970s. However, according to Savage and Bennett (2005), their engagement with – and subsequent rejection of – Bourdieu’s work was underpinned by a narrow and biased grasp of the arguments Bourdieu is making.³ The second group, in contrast, is working with Bourdieu’s later work, notably *Distinction* and also with a broader range of works that were translated later. Thus, the new generation of class theorists has come to work with particular aspects and readings of Bourdieu that were new and distinct from those with which the first group concerned themselves. In particular, it is the framework of capitals – which relates the different types of

³ Their analysis was based on a limited reading of *Reproduction*. According to the second group of theorists, those in the first group had interpreted this text to mean that cultural incompetence rather than economic factors was the prime driver of working class children’s disadvantage in schools.

resources an individual holds and the processes of exchange they are bound up in, to the concepts of ‘social field’ and ‘habitus’ – that are central to the ‘cultural turn’.

Bourdieu and the capitals framework

Within Bourdieu’s framework, economic capital is not the only form of capital. In his words, “[i]t is in fact impossible to account for the structure and functioning of the social world unless one reintroduces capital in all its forms and not solely in the one form recognized by economic theory” (Bourdieu 1997: 46). For Bourdieu, the definition of capital as economic capital is an invention of capitalism itself. Within the capitalist system, all other forms of exchange have been defined as non-economic, and in that way have been positioned outside the accounting framework. This narrow definition of capital, he argues, is tied to the production and maintenance of inequality and class relations. ‘Non-economic’ forms of exchange are (mis)represented as pure and disinterested rather than strategic and invested. This obfuscation and denial, he maintains, falsely represents the world as a place in which fortune is a game of chance:

It is what makes the games of society – not least the economic game – something other than simple games of chance offering at every moment the possibility of a miracle . . . [an] imaginary universe of perfect competition or perfect equality of opportunity, a world without inertia, without accumulation, without hereditary or acquired properties, in which every moment is perfectly independent of the previous one . . . so that at each moment anyone can become anything. (Bourdieu 1997: 46)

In other words, the world that is denied is one in which inequality is produced and reproduced in ways that serve to protect the interests of the dominant class.

Accordingly, Bourdieu outlines three types of generic capital: economic, cultural, and social. In his words:

[C]apital can present itself in three fundamental guises: as *economic capital*, which is immediately and directly convertible into money . . . ; as *cultural capital*, which is

convertible, on certain conditions, into economic capital . . . ; and as *social capital*, made up of social obligations ('connections'), which is convertible, in certain conditions, into economic capital. (Bourdieu 1997: 47)

Economic capital includes monetary assets generated either through income (and other exchanges between the individual and economy) or inheritance (Skeggs 2004a, Reay 2004a). Social capital is predicated on connections and attachments to other people, belonging to particular groups. It relates to 'who you know' and the resources they have that individuals can, by way of these relationships, draw on in the advance of their interests (Skeggs 2004a).⁴ Cultural capital is more complex but refers broadly to cultural goods that have particular characteristics and that are held in particular ways. Skeggs explains:

Cultural capital can exist in three forms; in an embodied state, i.e. in the form of long-lasting dispositions of the mind and body; in an objectified state, in the form of cultural goods; and in the institutionalised state, resulting in things such as educational qualifications. (Skeggs 2004a: 16 paraphrasing Bourdieu 1997)

Besides these three generic forms, there is a fourth form of capital that is outlined by Bourdieu and elaborated on by theorists following him. This is the concept of 'symbolic capital', which Skeggs (2004a), for example, describes in the following way.

Symbolic capital: the form the different types of capital take once they are perceived and recognised as legitimate. Legitimation is the key mechanism in the conversion to power. Cultural capital has to be regarded as legitimate before it can have symbolic power. Capital has to be regarded as legitimate before it can be acted upon, before its value is realisable. (Skeggs 2004a: 17) [Italics in original]

Symbolic capital relates to the processes of conversion: the legitimation of other forms of capital, or their conversion into power in the symbolic sphere (Skeggs

⁴ Skeggs argues that it is important to distinguish between Bourdieu's notion of social capital and that used by Putnam. Siisiainen (2002) describes the difference in the following way: "Putnam's idea of social capital deals with collective values and societal integration, whereas Bourdieu's approach is made from the point of view of actors engaged in struggle in pursuit of their interests" (Siisiainen 2000: 2). Skeggs (2004) explains the difference in terms of Putnam's concern with trust in community formation.

1997). There is some debate as to whether symbolic capital is actually a form of capital like the others or whether it is fundamentally different. As a form capital it is generally related to the economies of prestige within which attributes such as a sense of personal charisma and a commanding manner are valued over others (Reay 2004a). This is an interesting question but beyond the scope of this thesis as it is symbolic capital as a legitimisation process that serves me here.

As Bourdieu makes clear, capital comes in different forms and can exist in different amounts: individuals can be high in one form of capital but low in another (Modood 2004). Each type of capital has its own attributes and is linked to the others. Thus, as already indicated, social capital is tied to “the size of the network of connections a person can effectively mobilise [on the one hand, and on the other] and on the volumes of the capital (economic, cultural or symbolic) possessed in his [sic] own right by each of those to whom he is connected” (Bourdieu 1997: 51). In other words, the amount of social capital a person has depends on how many people a person has access to – as a form of resource – and the amounts and types of resources each of these individuals, in turn, has to offer.

Cultural capital is similarly tied to the notion of investments. This includes having access to time (to invest) and also freedom or distance from economic necessity or subsistence needs. According to Bourdieu (1997), such freedom is a necessary in order for accumulation to occur in the first place and time is one of its markers. Cultural capital, and the processes involved in its accumulation, is usually hidden from view. That means this form of capital may be ‘unrecognised’ as capital per se, which functions to bolster assumptions that some individuals are naturally more

capable than others (this ability to pass as natural rather than constructed is part of the notion of symbolic capital referred to by Bourdieu).

Dovey (2002) provides a sense of the kinds of things cultural capital involves. For example, it includes middle class manners:

the confidence of bodily language that engenders authority . . . acquired so young that it appears to be natural or innate [as well as] the kind of capital that is objectified in things . . . but it is more than the ownership of them – it is the capacity to choose and consume them – the objects can be bought but this capacity cannot. (Dovey 2002: 270)

Other definitions of cultural capital refer to things like taste and patterns of consumption that are, of course, culturally produced (Webb et al. 2002). Thus there is a wide range of meanings given to the concept of cultural capital. The way in which the concept is understood and applied is significant, and I return to this at the end of the chapter. Before I do, I will elaborate further on the main features of the framework.

So far I have explained that, within the capitals framework, the economic sphere is important but non-economic factors are also significant. Capitals can exist in different amounts (volume) and types (compositions), and individuals may be low in one form whilst high in another. Together, capitals empower individuals in the pursuit of their interests – in Bourdieusian terms, they enable (or constrain) movement through ‘social space’, the site of “abstract structures and concrete specifics of everyday life” (Skeggs 1997: 9) that is historically constructed and in flux. Thus, these capitals are tied to issues of access and therefore social advantage and disadvantage.

The concepts of accumulation and conversion are central elements of this framework. Accumulation refers to the way advantage can be stored and become more pronounced over time and this ability to accumulate advantage is tied to systemic processes. It is this feature of accumulation that distinguishes the concept of capitals in Bourdieu's framework from other uses of the term (for example, human capital or social capital). The feature is so significant that Savage, Warde and Devine (2005) argue that the point should be established more clearly in the literature, notably in the way the concept is used. In their words:

In order for a resource to become a form of capital, it needs to be shown that there are systemic processes that allow the garnering of such resources by those who possess it . . . [so that] those with access to capital can expect returns which exceed their initial investment in the given capital. (Savage, Warde and Devine 2005: 45)

One example that comes to mind is the case of households belonging to the higher classes, where cultural capital is accumulated in a process that begins in childhood. The investment is one of time, provided by parents, other family members or hired professionals. The cultural capital accumulated in this fashion goes on to affect the opportunities and experiences the individual has in life (Devine and Savage 2000). It is simply a matter of investment and return (Sullivan 2004).

Conversion refers to the complex process of exchange whereby the forms of capital that have been accumulated can be transformed into one another: economic capital into cultural capital, cultural capital into social capital or economic capital, and so on (Crompton 1998). For example, time invested in accumulating cultural capital in childhood can be converted into and accumulated in educational qualifications and cultural goods such as books, and later converted into economic capital through access to higher paid employment (Reay 2004b, drawing on Bourdieu 1977). Similarly, investments made in an employee's skills can lead to economic rewards

(Gershuny 2000). The processes of conversion are complex, and characterised and governed by rules and institutions that, as will be seen, are inherent in the ‘field’ and legitimise the process. The conversion of economic capital to social capital, for example,

presupposes a specific labour; i.e. an apparently gratuitous expenditure of time, attention, care, concern, which, as is seen in the endeavour to personalise a gift, has the effect of transfiguring the purely monetary import of the exchange and, by the same token, the very meaning of the exchange. (Bourdieu 1997: 54)

This example is a reminder of the way the dominant accounting framework would see labour as a waste rather than as an investment, but it also underscores the argument that the economic lies at the heart of every transaction, even though processes may obscure or conceal that fact. That is, every transaction – be it of cultural or social capital – is tied to economic outcomes. In a similar manner, the reproduction of capital based on capitals that were held at the outset (Bourdieu 1997) demonstrates the complex nature of conversion. Conversion outcomes are not necessarily guaranteed, however. For instance, cultural capital:

whose diffuse, continuous transmission within the family escapes observation and control . . . is increasingly tending to attain full efficacy, at least in the labour market, when validated by the education system, i.e., converted into a capital of qualifications [and therefore] subject to a more disguised but more risky transmission than economic capital. (Bourdieu 1997: 55)

It is this recognition of the processes of accumulation and conversion in the relationships of exchange which sets Bourdieu’s framework apart from other resource-based theories. The concepts of assets, resources and capitals are very common in recent works on stratification (Savage, Warde and Devine 2005; Savage and Bennett 2005). However, as Savage, Warde and Devine point out, these concepts are generally used in ways that are unable to account for key factors in the exchange

of resources and the processes inherent in them.⁵ In the Bourdieusian sense, capital specifically involves:

situations where advantages accumulate over time. In order for a resource to become a form of capital, it needs to be shown that there are systematic processes allowing the garnering of such resources by those who possess it . . . in certain social, cultural and institutional settings. (Savage, Warde and Devine 2005: 45)

These factors and particularly the idea of investment and return, go unnoticed in general applications of the resource (asset or capital) concept. Bourdieu (1997) drives home this point in relation to the concept of ‘human capital’, when he says the following:

[D]espite its humanistic connotations, [the concept] does not move beyond economism and ignores, *inter alia*, the fact that the scholastic yield from educational action [for instance] depends on the cultural capital previously invested by the family . . . and the social capital, again inherited, which can be used to back it up. (Bourdieu 1997: 48)

The processes of accumulation and conversion enable inequality to become visible. It is the potential for conversion – the way possibilities for exchange may be enhanced or constrained – that matters. Of central significance is the recognition that this potential is shaped by and within the broader social, cultural and institutional context. In this way, the processes of accumulation and conversion that are central to Bourdieu’s capitals, are inextricably bound to the concepts of ‘field’ and ‘habitus’, and it is these to which I now turn.

Field and habitus

The framework of capitals I have been discussing is most fruitful when understood in relation to Bourdieu’s concepts of field and habitus (Crompton 1998; Devine and

5 According to their analysis, Putnam’s use of the term ‘social capital’ is particularly inept. They argue that Putnam uses the term ‘capital’ in a manner that is loose, metaphorical and is theoretically undeveloped (Savage, Warde and Devine 2005). As a result, they suggest, Putnam’s version contributes little to the academic conversation besides confusion.

Savage 2005; Savage and Bennett 2005; Savage, Warde and Devine 2005; Vester 2005). The field represents discrete structured spaces of differentiated social relations: a dynamic field of forces (Vester 2005). These forces include institutions, conventions, rules, ways of thinking and so on that generate and authorise particular ways of speaking and acting (Webb et al. 2002: 22). They shape the possibilities for negotiations.

[Fields have] their own ‘stakes’ around which contestants (or competing groups) struggle and jostle for position . . . Agents in such fields compete, collude, negotiate and contest for position. Their stock of capital is a crucial resource in allowing them to gain advantages within fields . . . It is through the organisation of various fields that domination and the legitimation of power is understood. (Savage, Warde and Devine 2005: 39-40)

Thus, the field provides the social, cultural and institutional setting in which processes of accumulation and conversion occur.

One’s stock of capitals is relative to one’s ability to maintain a position within the field, that is, the “set of circumstances which gives an individual access to a particular range of future production and consumption activities” (Gershuny 2000: 45). Certain capitals hold the potential to be accumulated and converted within the field and the different values of specific forms of capital are determined by the field (Savage, Warde and Devine 2005). Importantly, those individuals who are in a position of power are more able to “designate what is ‘authentic’ capital” (Webb et al. 2002: 23), and thus find themselves positioned even more advantageously within the field. The concept of field is similar to the concept of structure in conventional sociology (Devine and Savage 2005). However, it differs insofar as fields are relatively fluid: fields don’t simply reproduce themselves but may be modified or transformed by the actions of agents. The field functions through the actions of

agents in the field who are competent in the ‘immanent laws’ of the field, and this is where the notion of ‘habitus’ fits in.

The concept of the habitus refers to the sense an individual has of the world or field in which they are located and their possibilities for acting within it. Skeggs (2004a) describes the habitus as:

an internal organizing mechanism which learns, as a result of social positioning, how to play the game; dispositions arise from the fields to which one has access, knowledge and experience . . . a model of accumulation, based on knowledge of the game and how to play it. (Skeggs 2004a: 145)

Bourdieu refers to the habitus as:

the durably installed generative principle of regulated improvisations . . . [which produces] practices (cited in Webb et al. 2002: 37) [and as] embodied history, internalised as second nature and so forgotten as history . . . [rendering it] the active presence of the whole past of which it is the product. (Bourdieu 1990: 56)

Essentially then, the habitus relates to the values and dispositions an individual holds. The habitus is historically, socially and culturally produced (through laws, rules, ideologies and such) in accordance with the individual’s position in the field, even though it may appear as natural. For this reason, the habitus tends to be shared by individuals who also share the same social and cultural position and conditionings.

The habitus individuals acquire shapes their possibilities for action. These possibilities are not fixed, but are nevertheless largely determined by the context in which they have arisen. The values and dispositions that make up the habitus means people may react to specific cultural circumstances in a manner of different ways, but their actions and choices will be ordered according to their historical situation and identity within that culture: where they come from and who they have been (Webb et al. 2002). Importantly, the concept of habitus implies knowledge and

recognition of the laws of the field: their ‘feel for the game’ (Bourdieu 1990). What this means is that individuals have varying degrees of competence in a given field – in terms of their ability to mobilise their capitals in the quest for position – and their ability to do so is dependent upon having the habitus that is appropriate for that specific field (Devine and Savage 2005). In essence, the habitus is “the social game embodied and turned into second nature” (Kvasny 2005: 2).

Together the concepts of field and habitus contextualise capitals within broader social processes, and facilitate a negotiation of the relationship between social structure and individual agency. As Webb et al (2002) explain, Bourdieu developed the concept of habitus along with the notion of the cultural field in order to work through this problem.

[S]ubjectivism draws attention to the ways in which agents, at a practical and everyday level, negotiate various attempts (by governments, bureaucracies, institutions, capitalism) to tell them what to do, how to behave, and how to think. It serves as an antidote to those Marxist theories . . . which presume that people are ‘cultural dupes’ mindlessly consuming the ideologies of government and capitalism . . . [but] fails to take into account the close connection between objective structures of a culture, which include the values, ideas, desires and narratives produced by, and characteristic of, cultural institutions . . . on the one hand, and the specific tendencies, activities, values and dispositions of individuals, on the other . . . Objectivism is useful for Bourdieu because it allows him to decode ‘the unwritten musical score according to which the actions of agents, each of whom believes she is improvising her own melody, are organised. (Webb et al 2002: 32-33)

Thus the habitus and field relate to the interplay between embodied practices and institutional processes. The concepts of field, capital and habitus combine to produce “a ‘sociology of practice’ which identifies inequalities as the result of an interplay between embodied practices and institutional processes, which together generate far-reaching inequalities of various kinds” (Devine and Savage 2005: 13). Within this framework, the main sources of inequality may become apparent. It is a way of thinking through the micro-processes of power that operate between the abstract and

concrete, and the structural and everyday, that shape possibilities for access to resources and more advantageous social positions.

New understandings of class

Bourdieu's conceptual framework represents a radically different approach to traditional understandings of class. Whereas traditional approaches define class in terms of divisions based on differing relations to the means of production, within Bourdieu's framework class divisions are defined by conditions of existence, systems of dispositions produced by differential conditioning, and endowments of power or capital. It is these that produce similarities between individual who share social groupings, and differences between individuals who have different social groupings (Crompton 1998).

This idea – of shared social groupings and shared dispositions - bears a resemblance to traditional class analysis insofar as it identifies classes as individuals or groups sharing attitudes, disposition or consciousness. However, whereas traditional approaches identified classes within a fixed occupational structure, within Bourdieu's framework, similarities occur within a structure that is diverse and socially constructed with fluid boundaries. This is not to say that Bourdieu doesn't recognise a relationship between occupational categories and class. Indeed:

[Bourdieu] recognises that occupation is generally a 'good and economical indicator' of position in social space . . . the classes so identified are not 'real, objectively constituted groups'. The commonalities of their location, their similar conditions of existence and conditioning, might indeed result in similarities of attitude and practices . . . In *Distinction* Bourdieu uses the class concept, therefore, as a generic name for social groups distinguished by their conditions of existence and their corresponding dispositions . . . includ[ing] economic capital which describes the material resources – income, property and so on – that may be possessed by an individual or group, as well as cultural capital, which is largely acquired through education, and describes the intangible 'knowing' which, amongst other things, can both secure and perpetuate access to economic capital. (Crompton 1998: 150)

Crompton (1998) argues that whereas traditional approaches *map* class as tastes and cultures, Bourdieu's framework is more able to *explain* class. It is the concern with the *processes* of social differentiation, and the relations between production and consumption which go "beyond the mere mapping of taste and cultures" (Crompton 1998: 150), which sets the new framework apart.

Further, where traditional approaches reduce class to economic position and the division of labor (as the basic components of class position and class structure), within Bourdieu's framework, class *is* social, and social classes are structured by economic *and* cultural capital (Savage, Warde and Devine 2005). Culture (of practices and tastes) plays an integral role in the structuring of class. For Bourdieu, the economic cannot be separated – even analytically – from its articulation with other determinants of class such as cultural and political phenomena. In this way, the study of culture, the cultural field and (particularly) the processes of conversions within cultural fields become a vital part of understanding class structures, processes and relations of domination.

Finally, the traditional approach focuses on macro-social and structural theory and specifies a particular relationship between the structures of inequality (Devine and Savage 2005). Bourdieu's framework, too, focuses on the micro-social, but the relationship between the macro- and micro-social is not determined in the same way. Structures of inequality don't simply reproduce themselves: actors can play a role in reproducing them (Devine and Savage 2005).

The advantages of the newer approach are clear. The fluid nature of the framework makes it better able to account for both social change and individual agency (Devine and Savage 2005: 15) although not losing sight of the role of structural inequality.

For example, whilst people may be(come) aware of the stakes within different fields and reflexive about strategies within them – and thus set up the possibility for change – this is more possible for the dominant classes. In reality, it is “the dominant classes who are able to traverse different fields more easily than those whose stakes are confined to fewer fields” (Devine and Savage 2005: 15).

Another important advantage of this framework is that it offers a more elaborate and sophisticated account of choice (Savage, Warde and Devine 2005). This is enabled through the idea of expected returns on investments made, which include investments in cultural capital. It also offers the possibility of a more sophisticated account of social change and social mobility than the one offered by the static concept of occupation. This is largely made possible because the symbolic sphere is seen not just in terms of a site for domination but also for innovation from below (Modood 2004; Vester 2005).

There are also implications for understandings of identity and subjectivity. Whereas the traditional approach sees identity based on awareness of oneself in a *given class position*, within the capitals framework identification is based on an awareness of oneself *as related to others* in the field. Thus class, culture and subjectivity are based on an awareness of self as related to tactical and strategic ‘moves’ within a field. Within this framework, “[i]dentities are not labels of your position, but ‘claims for recognition’ . . . which are contested and fraught” (Devine and Savage 2005: 12).

Furthermore, whereas the traditional approaches see capital as distinctive in terms of relations of exploitation, the theoretical assumptions of the capitals framework are different. In particular, relations are framed in terms of strategic behavior rather than exploitation: the stakes around which the contestants compete. The shift away from

conceptualizing class inequality in terms of exploitation has analytical advantages (Savage, Warde and Devine 2005). Not only was it never easy to specify the nature of the relationships of exploitation, but it is far more productive to think about such relations in a different way:

Inequalities are not static, but are cumulative, involving reciprocal relationships between social parties over time . . . This relationship is one that involves both an institutional frame and individual agency: it spans the micro-macro divide . . . It is not the fact that some people may exploit others that is fundamental; it is the potential of certain CARs [capitals, assets and resources] to accumulate, store and retain advantages that allow us to distinguish the most important causes of stratification. (Savage, Warde and Devine 2005: 43)

Developments in the field

Theoretical issues

Part of the academic conversation about the benefits of Bourdieu's framework is the discussion about where its theoretical limitations lie. As already noted, stratification theorists who engaged with the early works of Bourdieu produced criticisms; and these were demonstrated to be inconsequential by theorists considering his later and more comprehensive range of work. However, even amongst those who are in favour of the framework, there are still concerns to debate.

Some theorists have expressed concern that the framework has been used simply to generate description of social inequality rather than analyses (of classed lifestyle differences, for example) and explanations of culture and cultural processes (Crompton 1998, Devine and Savage 2000, Crompton and Scott 2005, for example). Others have expressed concern that the framework has been used in ways that lose sight of the material aspects of class. Phillips and Western (2005), for example, point to the social, material and economic limits that limit consumption choices (and therefore identity), and the fact that these choices are enacted in relation to social

conventions, rules and relations with other actors with different access to resources. Thus, the emphasis on culture within the framework leads to a recurring failure to account for the material aspects of class and the relationship between cultural and material processes. These are important concerns with the way the framework may be applied.

Besides concerns about the way the framework might be applied, there are others that are integral to the framework itself. A major concern is that the framework is deterministic. The idea that people are compelled by wider social and cultural forces leads to a situation where structural forces are seen to dominate (Devine and Savage 2005). From this perspective, there is little if any potential for the disadvantaged to improve their position. As Savage, Warde and Devine explain, “it appears that the middle classes – by continually shifting the goalposts – always win” (2005: 42). A second major concern is that the framework, as developed by Bourdieu, does not account well enough for gender factors. Feminist sociologists working with Bourdieu’s framework argue that it does not take account of distinctly gendered forms of capital, such as emotional capital (Reay 2004b). Similarly, it does not take account of the fact that women are producers of cultural capital as well as bearers of it (Lovell 2004). A third concern is that the framework may not be as easy to apply as others. In the words of Savage, Warde and Devine, it is “operationally less precise” (2005: 43) than, for example, the rational actor frameworks.

Some of these concerns may be more significant than others. The question of determinism seems less of a problem when the emphasis is on *how* dominant groups maintain their advantage instead of whether it is possible for subordinate groups to alter their position. Nevertheless, it indicates that more work needs to be done on

developing the theory to allow for a better understanding of tensions and instabilities in social reproduction that may explain or allow for mobility. The way gender is conceptualised is important because it has implications for the way it is reproduced. A substantial body of work has been generated by feminist sociologists developing the framework in this area and this work is ongoing.⁶ The need for precision and function is also important but the trade off is conceptual richness and versatility. These values are what Bourdieu's framework provides compared to the others (Savage, Warde and Devine 2005). I will return to the idea of practical application later in the thesis. In the meantime, one concern that stands out in the literature, because of my own concerns, is the way the concept of cultural capital is used.

Conceptual matters: cultural capital

The manner in which the concept of cultural capital is applied is important because, as highlighted by Bennett and Savage (2004), it is arguably the most useful for articulating the relationship between class and inequality. Yet, as these authors point out in their introduction to an issue of *Cultural Trends* devoted to the concept, there are variations in the way the concept of cultural capital is defined and applied. These can be roughly cast into two categories.

Many theorists apply the concept in terms of 'high culture' (Bennett and Savage 2004). They focus on appreciation of high culture, and participation in these high status cultural activities. Their main use of the concept is in terms of the dominant upper classes, knowledges and competencies associated with that group and particularly their articulateness: the ability to speak in a language consistent with high levels of education (Reay 2004b). An investigation of the literature reveals that

⁶ See for example *Feminism after Bourdieu* (2004).

the concept is sometimes expanded to include prestige, occupations, and good university degrees on the one hand, or working class popular culture, on the other. The effect, however, is the same. Reay argues that this way of using the concept has dominated research which draws on this particular framework.

Other scholars argue that the concept of cultural capital is more useful if it is understood in terms of a resource – “a resource or use-value which can be separated from the fields and means by which it is *exchanged*” (Skeggs 2004b: 24 italics in original) – rather than simply in terms of high culture. From this perspective, educational qualifications represent a tradable value. However, these scholars conceptualise cultural capital even more broadly, and include a wide range of dispositions (Bennett and Savage 2004). These dispositions encompass what Reay refers to as “a broad array of linguistic competencies, manners, preferences and orientations” (Reay 2004b: 74), a range to which she adds emotional competencies. Similarly, Gunn (2005), in his discussion of the middle classes in nineteenth century England, refers to cultural capital not just in terms of high educational qualifications but also in terms of the *expectation* of achieving them (disposition or attitude) and associated *encouragement* to do so – that is the early or advanced acquisition of skills (for example reading) as well as dispositions including manners, accent and a sense of self-control (Gunn 2005: 58). Crompton (1998) includes a sense of what she calls ‘intangible knowing’.

Reay (2004b) suggests that the key elements are a sense of self-confidence and entitlement, reiterating Bourdieu’s own reference to the “self-certainty which accompanies the certainty of possessing cultural legitimacy and the ease which is the touchstone of excellence” (cited in Gunn 2005: 60). Gunn (2005) also points to the

sense of casualness that generally accompanies self-confidence. It is the “bodily self control and the appearance of command” (2005: 61), polite presentation and a genteel ‘external image’; ways of speaking as well as of behaving that are the markers of class distinction. Skeggs (1997) speaks of the sense of entitlement that the middle classes hold as a key form of cultural capital.

The common theme in these accounts is that the second set of theorists are using the concept in a way that is broader than the traditional focus on high status activities. The expanded version accounts for both those aspects of cultural capital that are relatively easy to identify and measure, but also those aspects of it that are qualitative and affective (Skeggs 1997; Reay 2004b). Reay (2004b) argues that this more expanded version of cultural capital is not only more productive but is more in tune with the full range of dimensions that Bourdieu himself attributed to cultural capital. But there is a more pressing reason to support this broader definition. Simply put, the narrower versions do not make use of the full potential of the concept – or the framework in general – as a theoretical tool for understanding the sensitive and subtle accounts and processes that generate inequality (Bennett and Savage 2004).

Practical insights

There is a growing body of empirical research that draws on Bourdieu’s theoretical framework to explore the workings of class. In depth analyses of this sort, and especially the use of in-depth interviews, has been especially beneficial for providing detailed accounts of the experience of class and deep insights into the significance of the different forms of capital as social mobility (Savage and Bennett 2005). Skeggs (1997), for example, in her study of working class women in the UK, noticed that the women refused to identify as working class (dis-identification) because of its

negative connotations (moral inferiority, for example). From that she was able to see that some identities can operate as ‘negative’ cultural capital. In any case, class identity is not a straightforward process but an ambivalent one, with acts of ‘dis-identification’ being as important as acts of identification, as Skeggs demonstrates. Similarly, Reay (2004a), through her study, suggested that the middle classes may also dis-identify with their class because of its negative connotations (pushiness, snobbery and so on). The act of dis-identification points to the significance of class in everyday life (Devine and Savage 2005).

Research of this kind throws light on the processes of embodiment and cultural capital that distinguish the classes, and the processes of accumulation and conversion. For example, Skeggs (1997) highlights the affective aspects of shame, and the sense of discomfort and unease that permeates the lived experience of working class women (i.e. an absence of the self-esteem and comfort that perform as cultural capital for the middle classes), and how these feelings inhibit their movement through social space. Gunn (2005), in his study of the English middle class in the nineteenth century, identifies various forms of cultural capital that members of this class accessed, and identifies historical changes in the form of cultural capital. In doing so, Gunn illuminates processes of intergenerational transmission within families, and in particular in the middle class acquisition of bodily self-control and polite presentation. Similarly, Reay (1997, 2004b) demonstrates how middle- and working class parents have different amounts of cultural capital, and how this impacts on their ability to negotiate the educational system, and their children’s educational experience and attainment. Reay highlights factors such as entitlement,

assertiveness, aggression and timidity in the behaviours of parents, and the way these impact on their ability to advantage their children.

Cultural capital is implicated in mothers' ability to draw on a range of strategies . . . key aspects of cultural capital such as confidence in relation to the educational system, educational knowledge and information about schooling all had a bearing on the extent to which mothers felt empowered to intervene . . . and the confidence with which they embarked on such action . . . [whereas a] lack of cultural capital manifested in personal feelings of incompetence, a lack of confidence, and a sense of ignorance . . . mitigated against her embarking on any sense of action with efficacy . . . In stark contrast to the expectations of contemporary government, working class mothers who feel ill equipped . . . are reliant on the school to get the job done. (Reay 2004b: 78)

Modood (2004) highlights processes by which migrant children may be able to enjoy enhanced access or advantage in schooling over local children: for example, that they are able to draw upon and move between capitals and identities associated with the fact that they were both middle class *and* 'underclass' or working class at the same time. Sullivan (2001) argues that middle class children are advantaged within the educational system because of the presupposition of linguistic competence or familiarity with 'educated language'. Reay (2004b) argues that middle class parents (and their children) are positioned more favourably because of contemporary educational policy frameworks which select for, and legitimise, certain forms of cultural capital: for example, a parent's ability to participate in the schooling.

Similarly, Gunn (2005) suggests that historically the middle classes were advantageously positioned in relation to education because they were more effectively able to mirror the schooling system. The key issue is articulated by Reay:

There is now a growing synergy between middle-class cultural capital and education policy. This is more than a process of educational policy recognising and responding to middle class capital. The agentic nature of contemporary middle class parenting is central to the processes at play . . . [T]he mobilisation of middle class cultural capital both feeds into and has been fuelled by policy initiatives that prioritise the role of parents in the education of children. In particular, the policy emphasis on parental

involvement in schooling . . . work to maximise the potential of the already advantaged and are exacerbating class inequalities in education. (Reay 2004b: 83)

The case studies of class in schools highlights the more general relationship between the structures that position individuals and the capitals that individuals hold, as well as, perhaps, the increasing tendency to institutionalise middle class values and dispositions. These, as pointed out by Sullivan (2004), presuppose the possession of such forms of capital.

Research that highlights the production of class in the symbolic sphere is especially interesting. Skeggs (2005) investigates the ways people with middle class cultural capital (including a sense of entitlement) are able to draw upon or appropriate the identities of others (such as the working classes, and gay people), and in doing so gain (symbolic) value for themselves, even though their practices may be harmful for those whose identities have been appropriated. Clearly, class is not just about entitlement to the labour of others: it is also about entitlement to the cultures or identities of others (Devine and Savage 2005).

New questions

These insights about the nature and workings of class that arise from the practical applications of Bourdieu's framework are testimony to its value. The findings are also interesting in themselves: they provide answers as well as generating new and interesting questions that highlight sites for further inquiry. A number of these are documented within the literature and it is worth outlining some of them here because they relate to my own research aims.

Firstly, more work is needed on the way class operates in everyday life (Devine 2004) and in particular, on the role of culture in class formation and the relationship

between the cultural and material aspects of class (Martin and Wajcman 2004). Secondly, we need to know more about how class is constituted through popular culture, political rhetoric, academic theory, and economic discourse (Skeggs 2005) and especially the processes by which some resources get defined as valuable and get ‘converted’ into other assets (Martin and Wajcman 2004; Skeggs 2005). Third, greater understanding is required of the relationship between the resources held by the individual and institutional practices, for example “the ‘micro-interactional processes whereby individuals’ strategic use of knowledge, skills and competence comes into contact with institutionalised standards of evaluation” (Reay 2004b: 76). Fourth, the way class works to advantage the middle class requires further investigation (Devine 2004; Reay 2004b). So too does the way class operates in the context of social changes such as the shift to neo-liberalism (Martin and Wajcman 2004; Skeggs 2005), changing structures of employment (Martin and Wajcman 2004), and the shift to consumer or lifestyle capitalism, where differences in individual choice and well-being are reckoned in terms of consumption rather than production (Phillips and Western 2005). Finally, there is a need to understand how class and its processes operate in places other than the UK (Devine and Savage 2005), including Australia (Martin and Wajcman 2004; Phillips and Western 2005).

The fundamental premise behind these questions is that it is important to study the middle class, because they are a group that is increasing in size and complexity and also because they are understudied in and of themselves, despite the general focus of research into class identities, research on the working class (Devine 2004)⁷ and the

7 For examples of this body of work see *The Centre for Working Class Studies* at Youngstown State University in the US. Also see Newcastle Institute for the Arts, Social Sciences and Humanities Economic and Social Research Council (ESRC) funded *Working Class Studies: Working Class Lives* in the UK.

constant presumption of difference between the classes. In the study of any form of social inequality, it is not just the minority but the dominant groups that should be studied (Devine 2004).

The study of the middle classes is of special interest in the context of the shift to consumption or lifestyle based capitalism. This shift refers to the phenomenon whereby changes in the social structure, different working conditions and the rise in standards of living (Devine 2004: 194) have led to a greater emphasis on consumption (taste and consumer culture) rather than production (Crompton 1998). Classed identities and world views - values, attitudes and beliefs – have become increasingly organised around the values of choice and self-expression (Phillips and Western 2005). In this context, class tends to be defined in terms of money and lifestyle – differences in wealth and standard of living (Devine and Waters 2004; Crompton 1998) – and consumption sector cleavages rather than occupation, despite the fact that many jobs remain working class in nature (Devine and Waters 2004).

It is also accepted that research into social and cultural changes and class inequalities associated with the shift to consumer or lifestyle capitalism is necessary for its own sake (Phillips and Western 2005). The study of the middle class is especially absorbing because of the ability of this group to dominate cultural production and their role as need merchants or producers (Bennett et al. 1999), or (what Bourdieu refers to as) cultural intermediaries (Crompton 1998). This group achieves upward mobility through their cultural capital, which they are able to use to establish new systems of classification (Crompton 1998). Within this context, “the relatively privileged [the middle classes] are in a much better position both to defend their own interests, and pass them on to their descendants” (Crompton 1998: 151). They

maintain a distinction between themselves and the lower classes (Bennett et al. 1999) and in this way cultural dominance is established. Cultural dominance by affluent groups is significant because of its association with political and economic dominance. It is the matter of attributing value and control of the means of symbolic production by elite groups that is the issue at stake (Skeggs 2005). A good example of this, highlighted by Phillips and Western (2005), is the domination of the mass media and other means of cultural and intellectual production by the baby boomer generation in Australia.⁸ As Skeggs (2005) points out, questions about the symbolic economy are increasingly relevant in the context of changes toward consumption or lifestyle capitalism that have already been noted.

This is especially interesting in the context of Australia (and, as will be seen, my case study site). Australia shares many of the same characteristics as England and other western capitalist nations, but what sets it apart is that the denial of class is especially strong, and so is the lifestyle movement. On top of this, there has been rapid industrial development, foreign investment, expansion of cities, and cutbacks to the welfare state associated with neo-liberal movements (Phillips and Western 2005). Neo-liberal modes of economic, social and cultural organization - market based and individualised mechanisms within institutional environments – have been encouraged (Martin and Wajcman 2004), and ideas about individual choice, self-expression and consumption have become an organizing feature of social and cultural life (Phillips and Western 2005). Indeed, the acceptance of a lifestyle culture may be especially significant in Australia: any perusal of the popular media provides ample evidence of the popularity of the recent ‘sea change’ and ‘downshifting’

⁸ According to Phillips and Western (2005), the baby boomer generation refers to the cohort born between 1946 and 1960. They represent “a ‘watershed generation’ experiencing the affluence of the post-war long boom and comparatively high levels of physical security” (2005: 173).

movements that mark this lifestyle. What sets Australia apart, however, is the strong popular myth of ‘egalitarianism’, tied to the historical patterns of mass immigration that have impacted on class in practice and theory (Phillips and Western 2005). The denial of ‘class’, combined with the popularity of the lifestyle movement, makes Australia an engaging site in which to explore some of the questions. These questions (arising from the practical applications of Bourdieu’s theoretical framework) are relevant to my own investigation, informing and informed by my exploration of need, advantage and disadvantage in publicly funded housing co-ops in Australia. As will be seen, the question of class in relation to the middle classes, especially in the context of the shift to a consumer or lifestyle capitalism, is especially significant in this context.

Conclusion

The value of Bourdieu’s framework is as a resource-based approach that accounts for need and access with respect to the micro-processes of exchange that occur at the level of the individual and the everyday, as well as in relationship with wider social, cultural and economic forces. Crucially, it accounts for culture – as a matter of symbolic exchange – in the production of material, socio-economic inequality.

In taking this framework to my research project, I am presuming that it is only possible to understand issues of need and access by taking into consideration the full suite of resources – including cultural resources – that an individual might (or might not) have available. I am also presuming that, in order to understand these factors, it is necessary to take into account the social and cultural context in which the resources are accumulated and converted into welfare resources (or not), and the way these processes are institutionalised: economically, politically, socially and

culturally. I will begin in the following chapter with an overview of housing co-operatives: what they are and why they represent a good site for exploring issues of access and relations of need and (dis)advantage.

CHAPTER TWO

HOUSING CO-OPERATIVES

The previous chapter established the usefulness of Bourdieu's theoretical framework for examining issues of need and access, as well as the processes by which the relatively affluent might be able to access resources set aside for the poor. The purpose of this chapter and the next is to provide background information about the case study site. In this chapter I provide general information about what housing co-operatives (henceforth 'co-ops') are and why they represent a fruitful site in which to explore the question of need and access, before going on in the next chapter to outline more specific details of the case study site and the empirical research.

I will first provide an explanation of housing co-ops in general: their structural and philosophical features. Next, I will outline significant features of the publicly funded co-ops in this case study that set them apart from the other co-ops, focusing on three features of social housing in Australia: the aims, the context in which the co-ops are operating, and the frameworks for regulating access. I will conclude by pointing to the implications of these factors for the way the co-ops operate and in particular, the model of tenant management that distinguishes them from other forms of social housing. This discussion will demonstrate how the co-ops are positioned in relation to the issues of need and access that form the basis of the thesis investigation.

The co-operative movement

As a form of housing development, housing co-ops have a particular structure and underlying philosophy that set them apart from other, more orthodox types of housing. This is despite the fact that, just like other forms of housing developments,

co-ops can follow a range of physical formations – from detached houses to units, and separately located dwellings to group housing developments (National Association of Housing Co-ops, n.d.; Metcalfe 2004) – and they can also involve a range of tenure types, from equity to non-equity (rental) (Skelton 2002). The special feature of co-ops compared to other forms of housing is that the members jointly share rights and responsibilities in regard to the collective housing even though, within the collective framework, individual members have the right to occupy a particular dwelling (Skelton 2002; Co-operative Housing Federation of Canada 2007).

The idea of collective ownership and control of housing has its roots in the broader international co-op movement (Skelton 2002).¹ Within this movement, the accepted definition for a co-op, provided by the International Co-op Alliance (ICA) which is the peak NGO for co-ops worldwide, is “an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise” (ICA 2007). Alongside the ownership structure, it is the underlying philosophy – usually referred to as the Rochdale principles or the ‘principles of co-operation’ – that is generally understood to set co-ops apart from other forms of housing organisation (Skelton 2002).

The principles of co-operation include voluntary and open membership, democratic member control, economic participation by members, autonomy and independence, education, training and information, co-operation among co-ops, and concern with fostering community (MacPherson 1995; ICA 2007). This means that co-ops are

¹ See Birchall (1997) for an historical overview of the different branches of the co-op sector internationally (for example, agricultural, worker co-ops, credit unions and health co-ops).

open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination. It also means that members participate actively and equitably in setting policy and making decisions, including decisions in regard to the capital of their co-op. Co-ops provide education and training for their members, so they can contribute effectively to the development of their collective. They serve their members and strengthen the co-op movement by working together through local, national, regional and international structures, and they work for the sustainable development of their communities through policies approved by their members (ICA 2007).

The focus on ‘community’ that is central to these principles often translates into people living collectively: sharing a location as well as ideals (Metcalf 2004).² These ideals are encapsulated in the notion of ‘intentional community’ (sometimes also referred to in the literature as cohousing). Kozeny (1996), writing for the ICA, defines intentional communities as:

[a] group of people who have chosen to live together with a common purpose, working co-operatively to create a lifestyle that reflects their shared core values. (Kozeny 1996: 18)

Similarly Metcalfe (2004), whose doctoral research in the 1980s focussed on aspects of intentional community living, defines intentional communities as:

Communities which people consciously create for themselves rather than those which arise naturally merely through humans living or working in close proximity . . . when people live with or near enough to each other to carry out a shared lifestyle, within a shared culture and with a common purpose. . . [a group of people] who have voluntarily come together for the purpose of ameliorating perceived social problems and inadequacies. They seek to live beyond the bounds of mainstream society by adopting a consciously decided and usually well thought-out social and cultural alternative. (Metcalf 2004: 8-9)

² According to Metcalfe (2004), there are between 100 and 200 intentional communities in Australia, and the number is increasing. Metcalfe (2004) identifies Bodhi Farm (NSW), Crystal Waters (Queensland) and The Wolery (WA) as some of the best known in Australia.

The Fellowship for Intentional Community (FIC) defines intentional community as “a group of people who have chosen to work together in pursuit of a common ideal or vision” (FIC cited in Metcalfe 2004: 9; Kozeny 2000).

These accounts reveal that it is not just the fact that people ‘choose’ to live together that distinguishes intentional communities from others; it is also their intention that matters. In particular, it is an intention to live in a way that is seen as alternative to the norms of the mainstream society in which they live. In practice, this alternative living arrangement commonly involves:

intentional neighbourhood design, extensive common facilities, complete resident management, non-hierarchical structure and separate incomes. Typically, cohousing groups have 20-40 private households, as well as a common building with a large dining room where members eat together several times per week, plus work and social space. Members commonly share equipment ranging from washing machines and power tools to computers and office equipment. (Metcalfe 2004: 10)

In other words, these communities are organised around both private and shared facilities than encourage social interaction and resource sharing.

It is worth noting these characteristics because they also feature in the particular housing co-ops in WA that form my case study (the details of which will be outlined in the following chapter). At this point, however, I want to draw attention to the fact that the structure and underlying philosophy that sets housing co-ops apart – what Kozeny (1996) refers to as a ‘lifestyle based on ideals’ – also links them to the broader alternative culture movement.

The alternative lifestyle movement is built on the idea that contemporary society, based as it is around modern technology, economic growth, consumerism and individualism, is problematic for individuals, society and the environment. Many have argued that this concern has led to a trend towards alternative values, attitudes

and lifestyle (Trainer n.d.). This change has been described variously in terms of a growing dissatisfaction with consumer values (Pusey 2003); an increasing desire for a simpler life (Eckersley 1999); the rise of a class of ‘cultural creatives’ (Ray and Anderson 2000); the rise in the ‘voluntary simplicity’ (Elgin 1997; Etzioni 1998, 1999) and ‘downshifting’ (Hamilton 2003; 2005) movements, and a paradigm shift towards postmaterialist (or postindustrialist) values (Inglehart and Welzel 2005).³ The key values associated with the alternative worldview include sustainability⁴, participation, community or grass roots control, local economics (Ife 1995) and ‘people centred development’ (Korten 1990). These alternative values have been expressed in a range of practices that represent the alternative lifestyle and its radical opposition to mainstream structures. The practices include alternative technologies, alternative currencies and the development of local economies (such as the Local Enterprise Trading Scheme, or LETS), community banks and community supported agriculture and, of course, alternative housing models (Hines 2000).

The same values underpin much of the discussion about co-ops in the public sphere. The links to alternative ideals and the alternative lifestyle movement are significant for this research and will be revisited later in the discussion of the actual co-ops studied and their connection to the sea change and voluntary simplicity movements in Australia. In the meantime, it should be noted that although the housing co-ops

³ Inglehart’s basic premise – that there is a basic revolution in values in rich societies towards postmaterialism – is disputed within the literature. Wilensky (2003), for example, argues that these postindustrial or postmaterialist values – of self-expression, personal freedom, creativity, self-actualization, belonging, and participatory democracy - apply only to a small sector of the population and cannot be generalised. Moreover, Wilensky argues, there is such a fluctuation of attitudes in regard to changing economic conditions and political agendas that there is no case for the argument. For further discussion see, for example, Wilensky (2002) and Duch and Taylor (1994).

⁴ Ideas about sustainability and the environment are often reflected in the use of the word ‘ecovillage’. The Global Ecovillage Network is a movement designed to promote ecovillages worldwide (Metcalf 2004). In WA, the Pinakarri Housing Collective is an example of a co-op that identifies strongly with the sustainability movement (see Pinakarri n.d.)

that form the basis of this case study may share characteristics (organisational structures and principles) associated with co-ops more generally,⁵ they differ in an important way. The co-ops in this case study are a form of *social* housing – that is, low cost, rental housing – subsidised by the government (Cameron 1999; DHW 2005; Association for Resourcing Co-operative Housing n.d.).⁶

The fact that they are a form of social housing has implications for the way these co-ops operate. Before going on to examine those implications, it should first be noted that although they are a form of social housing, they are technically a form of community housing, which, along with public housing, is a subgroup of social housing (Paris 1997; Cameron 1999; Flatau et al. 2005). Long term mainstream community housing⁷ (Flatau et al. 2005) has two major characteristics that distinguish it from public housing. First, it is *funded* through different mechanisms (Paris 1993). Community housing organisations in Australia receive funding, either wholly or in part, from the federal government – through funding mechanisms associated with the CSHA, such as the current Community Housing Program (CHP) and the former Local Government and Community Housing Program (LGCHP) schemes (LGCHP 1990; Flatau et al. 2005) – rather than through the state housing ministry. Second, it is *administered* through different mechanisms. Rather than being

⁵ Due to the fact that the co-ops in WA are not registered under the Co-operatives Act they are not formally accountable to the Registrar of Co-ops or the principles of co-operation. Subscribing to those principles is voluntary. Nevertheless, many of the co-ops and individuals within them retain identity around the principles of co-operation (see, for example, Pinakarri website).

⁶ In some instances, opportunities exist for tenants to purchase the properties in which they live. See, for example, Common Equity Rental Housing Co-op (CERC) Program properties in Victoria (CEHL 2005). However, this is not usually the case. Another exception to the non-equity framework is found in the Pinakarri Collective. This co-op has a combination of both equity and rental dwellings (Australian Broadcasting Corporation 2003; Pinakarri n.d.). However, the equity component of the collective is not associated with the CSHA funding arrangements (Adams 1999; M. Newbigin, interview, July 2 2004.). For the purposes of this study, it is only the non-equity component of Pinakarri that will be considered.

⁷ Community housing also consists of short-term, crisis, disability and Indigenous housing (see CHCWA n.d.) but for the purposes of this discussion the focus will be on long-term, mainstream community housing.

administered by the state housing ministry, community housing is managed by non-profit, non-government community organizations and/or local government authorities (Paris 1993; Cameron 1999).

Like community housing in general, the co-ops in this study have a funding mechanism and management framework that is different to public housing. Nevertheless, as explained by M. Newbigin of the Community Housing Coalition of WA (interview, July 2 2004), they retain strong connections with the state housing ministry which plays an active role in the co-ops initially and on an ongoing basis. In Western Australia, for example, the Department of Housing and Works (DHW) functions substantively in ongoing funding and rent setting guidelines, and the housing stock remains the property of the State.⁸

The connections these co-ops have with both the state housing ministry and the community housing sector mean that they don't fit neatly into either category. This makes terminology something of a problem because neither 'community housing' nor 'public housing' adequately captures the variations within the co-op framework. For that reason I discuss the co-ops using the generic term 'social housing'. Having said that, it is also important to bear in mind that not all social housing that is intended for the poor is subsidised by government funds; in some cases it is subsidised entirely via charitable organisations in the private sector. Nevertheless, the co-ops in this study do represent a form of publicly funded social housing.

⁸ There are variations between the states in terms of ownership structure and development structure (Purdon Associates 1989). See for example the Common Equity Housing Ltd. (CEHL) in Victoria (CEHL 2005). The organisation purchases properties and leases them to the co-ops.

The social housing framework

The fact that these co-ops are a form of social housing is significant because of the implications for how they operate: in particular, the aims of the housing, the context in which the distribution of housing resources is occurring, and the way access is regulated. In discussing these key characteristics of social housing in Australia, I must preface my account by acknowledging the difficulties of representing a sector that is far from uniform. Although there is an overlap between the community and social housing sectors, the community housing sector is especially diverse, with considerable variation in regard to aims, housing supply and frameworks for regulating access (Paris 1993, 1997; Flatau et al. 2005). At the same time there is a lack of information about the sector (Paris 1993, 1997; Flatau et al. 2005). The diversity and dearth of information makes generalised claims about the social housing sector difficult. Although I will use the language of social housing, my emphasis will be on the public housing framework and those parts of the community housing sector whose aims, context and regulatory frameworks are consistent with that, which includes the co-ops in WA.

Aims: housing for the poor

The main aim of housing co-ops is tied to the objectives of social housing in general, namely to provide housing for the poor or economically disadvantaged (Paris 1993; Raper 2000). However, this aim is sometimes unclear, largely due to the variations in, and debates about, the aims of social housing that may have changed over time, in line with particular social and political changes. In order to clarify this I will briefly outline variations that might challenge or obscure the aim of poverty amelioration, and then highlight the key policy documents that make the aim explicit.

What the role of social housing might be is tied to the question of where responsibility for the poor lies more generally. Prior to the establishment of the modern state, responsibility for welfare lay not with the state but with non-government charity organisations such as church groups (Kenny 1999), the market and the family (Bryson 1992). Even with the establishment of the modern welfare state (conventionally marked by the English Poor Laws), the matter of where responsibility for the poor lay was not taken for granted.⁹

The idea that government should have responsibility for the provision of housing for the poor is relatively new in Australia. Traditionally (prior to the World Wars) the extent of housing provision for the poor had been relatively minor (Paris 1993). State and Federal governments only became involved in the provision of housing after the First World War, and then only to a small extent in South Australia. It was not until after the Second World War that governments became more substantially involved, with the first Commonwealth State Housing Agreement (CSHA) – the mechanism by which funding for social housing is regulated – marking the beginning of this involvement in 1945 (Paris 1993). It is this historical position that sets the scene for discussions about the role of the state in providing housing for the poor.

In its early stages, the purpose of public housing was seen as the provision of housing not simply to poor people but to low-income working families as well. This was in keeping with government policies aimed at fostering industrial development and decentralisation and at providing housing for war veterans (Burke T. 1998). As a result of this aim, there came to be a mix of socio-economic groups in public

⁹ Gittings (1985) discusses debates that occurred in the mid 1800s (in regard to the Bastardy Clause in the 1834 Poor Laws) about whether responsibility for poor women and their children lies with the family (the putative fathers) or with the parish.

housing. At the time of the Henderson Poverty Inquiry in 1975, less than 20% of tenants in public housing had sufficiently low incomes to be on other forms of welfare support, and “there were no policies to encourage exit from public housing as incomes improved” (Burke, T. 1998: 177). The view at the time was that state housing should be available to all those who needed or wanted it – a form of collective (i.e. state) home ownership (Paris 1993). Within this framework, social housing represented a form of tenure choice.

However, this view of public housing changed in the 1970s when, in line with the shift from institutionalised to residual welfare more generally (Bryson 1992), public housing came to be considered as a form of safety-net or welfare housing (Paris 1993; Burke, T. 1998). The change occurred because there was an increase in poverty levels, associated with pressures from an economy undergoing restructuring. The trend towards economic rationalism, the demise of political support for financial intervention and a greater emphasis on the role of the market, led to sharp rises in unemployment (between 1974 and 1984) (Burke, T. 1998). It was also associated with a rise in the number of single parents, and other pensioners and welfare beneficiaries throughout Australia (Paris 1993). By 1996, the poverty rate had increased from the 1973 rate of less than one in 12, to greater than one in nine in 1996 (Raper 2000).

Higher levels of poverty translated into a rise in demand for affordable housing, an increasing policy emphasis on the role of housing in poverty and a renewed desire to address the extent of housing poverty (Paris 1993). Concerns about poverty and housing culminated with the International Year for Shelter for the Homeless in 1987 (Burke, P. 1998). Concurrent with the heightened interest in poverty and in the need

to house the poor, the Henderson Poverty Inquiry (circa 1975) revealed that public housing was still not meeting the needs of the genuinely poor, but was actually subsidising higher income households instead (Burke, T. 1998). In light of that finding, systems were established in most Australian states that were aimed at facilitating access to public resources by those who needed them most (Burke, T. 1998). Accordingly, the aim of public housing as a resource explicitly intended for the people in poverty was institutionalised.

By the 1980s, the trend from public housing as ‘housing for all’ towards public housing as ‘welfare housing’ was well established (Paris 1993). Despite calls for a reversal of this development and the implicit rebuttal of the notion that the role of publicly funded housing was provision of housing for the poor – notably in the pre-election promises of the Hawke Labour government in 1983 (Paris 1993) – the trend continued. By the 1990s, the proportion of the population of public housing tenants who were recipients of income welfare support had grown from less than 20% to 80% (Burke, T. 1998; Cameron 1999).

However, alongside the shift towards welfare housing, there was an increased policy emphasis on private sector provision of affordable housing (Paris 1997) consistent with a broader trend towards privatisation of public services (Ife and Tesoriero 2006). As a result of this shift towards privatisation, funds for social housing were reduced and the emphasis was on “greater efficiency within a constrained social housing budget” (Burke, T. 1998: 182). Whilst this change did not in itself fundamentally challenge the idea that the rightful recipients of social housing were poor people, its implicit suggestion was that responsibility for the provision of welfare housing does not lie with the state.

More importantly, the emphasis on increased efficiency in the public housing sector also resulted in deliberate targeting of welfare housing towards ‘special needs’ groups¹⁰ [Shellshear 2001; DHW 2005; Australian Institute of Health and Welfare (AIHW) 2006], generally defined as low-income households who had the additional status of being Indigenous, disabled, especially young (under 25) or old (75 or more) [National Forum for Affordable Housing (NFAH) 2006; AIHW 2006]. This shift towards special needs provision further complicated the idea of social housing for the poor because, although ‘special needs’ are not necessarily unrelated to poverty (given that they may produce or exacerbate it), they are not coterminous with, and do not represent, poverty per se. Thus, while the increasing emphasis on social housing for people with special needs appears to narrow the scope of provision, it also widens the aims of the housing (again) by creating a sense that it is not (solely) for the amelioration of poverty. The combined effect of these factors has been to contrast and confound somewhat the conceptual link between social housing and welfare.

To return now to the co-op sector, this understanding is complicated even further, due to the connection between these co-ops and the broader social housing co-operative movement that I outlined earlier. An examination of the literature generated from within the co-op sector itself indicates that many of the individuals living within or associated with the subsidised co-op sector identify with the aims of the broader co-op movement rather than with the principle of public housing for the poor. This identification results in an emphasis on a different set of aims including lifestyle, facilitating relations between people, and empowerment of the housing

¹⁰ According to the Australian Institute of Health and Welfare (AIHW) (2007), 68% of the 6,489 of new households assisted with community housing in Australia during 2005–06 were households with special needs.

consumers.¹¹ Furthermore, those advocating co-ops commonly contest the idea that the aim of co-ops is or should be to provide housing for the poor. They do so by drawing on the discourse of welfare versus ‘housing for all’: what Mant (1992) refers to as ‘the public/welfare housing split’. An example is seen in Richards (1990), who argues that “[c]o-operative housing should be a tenure choice; not another form of ‘welfare’ housing” (Richards 1990: 108). A related idea is that which suggests that housing and the provision of it is about more than simply shelter values, which is what the co-ops are seen to provide.¹² For example, the First Fremantle Housing Collective (FFHC) (1987) states:

In desperate situations, questions of quality of housing do not extend past immediate issues such as sound roofs and adequate plumbing . . . The notion of quality in housing, however, connects intimately with questions of community, personal environment and quality of life. It is around these aspects of housing that housing co-ops offer particularly exciting options. (FFHC 1987: 2)

Thus there are competing accounts of what the aims of social housing in general and co-ops in particular might – or should – be in the current era. Whatever the position or expectations of the co-op sector, an examination of key housing policy documents makes the official aim perfectly clear. The current policy document that outlines the funding arrangements for social housing, the current CSHA¹³, states that:

In entering into this Agreement the Commonwealth and the States recognise that the provision of housing assistance to people requiring access to affordable and appropriate housing is essential to reduce poverty and its effects on individuals and on the community as a whole. The aim of this Agreement is therefore to provide appropriate, affordable and secure housing assistance for those who most need it, for the duration of their need. (CSHA 2003. Recital C: 2)

The state-housing ministry in Western Australia states that “[t]he Department of Housing and Works provides housing for Western Australians who cannot otherwise

¹¹ See the literature produced by the co-ops themselves. For example, Pinakarri (n.d) make explicit links to the co-op movement and the principles of co-operation.

¹² See Richards (1990) and Adams (1999), for example.

¹³ Also known as Housing Assistance (Form of Agreement) Determination 2003 Schedule 1 (Cth).

afford their own home” (DHW 2005 section 1, para.1). Going back in time, the highly influential Mant report – the government report into the publicly funded housing sector in NSW – stated that:

The primary role of rental housing stock owned or funded by the government is to assist those in housing need who are best assisted by this means. It is not to provide an alternative tenure choice to owner-occupation. (Mant 1992: 44)

Similarly, the 1984 CSHA,¹⁴ the document that set the policy framework for the ensuing decade *and introduced the original funding for housing co-ops*, stated the following in its preamble:

The primary principle of this agreement is to ensure that every person in Australia has access to adequate and appropriate housing at a price within his or her capacity to pay by seeking to alleviate housing related poverty. (CSHA 1984 Schedule 1 Section 4 Part D: 10)

The language of need and poverty and (a lack of) affordability are central to these accounts and point to the role of social housing in ameliorating these. The emphasis provides a clear account of the aims from the perspective of policy and funding mechanisms.¹⁵

The same principles – the centrality of need and affordability – are evident in accounts of community housing produced by the community housing peak bodies. For example, the Community Housing Federation of Australia (CHFA), the national peak body for community housing, states that “[a] community housing system provides secure, affordable and appropriate housing for people in housing need” (CHFA 2007). Similarly, the Community Housing Council of South Australia (CHCSA), the peak body for community housing in that state, writes that “[c]ommunity housing provides housing for those most in need of accommodation”

¹⁴ Also known as the Housing Assistance (Form of Agreement) Determination 2003 Schedule 1 (Cth).

¹⁵ As suggested in the Introduction to the thesis, it is this account of need that was held in the mind of the housing minister when speaking to the co-op members with whom he met.

(CHCSA 2007). Although the accounts sometime outline other aims (such as choice, responsiveness and security for community housing tenants or the provision of housing for special needs groups), the primary aim is always stated in terms of affordability and provision for individuals with relatively limited economic resources, with the associated aims enumerating the conditions under which the primary aims are to be met.¹⁶

One can even find the same themes of (a lack of) affordability and need within the literature advocating co-ops, even though they may be clouded by the counterarguments that I have pointed to above. Sometimes this principle is explicitly foregrounded: for example, Common Equity Housing Ltd (CEHL) in Victoria state their goal as the provision of “appropriate, secure and affordable rental housing” (CEHL 2005), and the Association for Resourcing Co-op Housing (ARCH) in NSW describe co-op housing as “rental housing for people on low to moderate incomes” (ARCH n.d.). Where it is not explicit, this aim may be implied instead, namely through the language of ‘affordability’ and discourses of homelessness and gentrification. For instance, according to FFHC (1987), a funding grant was provided to their co-op by the Federal Government’s International Year for Shelter for the Homeless program so that they could document the development of their co-op, which was seen to be consistent with the program’s aims. Richards (1990) provides another example: in advocating for the development of the co-op sector, he writes about the ‘haves and have nots’, the increasing gap between the rich and the poor and people (single parents) living below the poverty line. He claims that “Australia has 40,000 homeless people and a further 60,000 on the verge of homelessness”

¹⁶ See Community Housing Federation of Victoria (2007), Community Housing Coalition of Western Australia (CHCWA) (n.d) and CHCSA (2007) for example.

(Richards 1990: 3) and posits housing co-ops, as one type of affordable, subsidised housing, as a solution to the problem of poverty.¹⁷ Gentrification processes are frequently cited as part of the problem. For example,

Traditionally, Fremantle has been able to offer low-cost private rental. However, recent years have seen Fremantle's historic properties become highly sought after by buyers and middle class renters, and the result has been the loss of low-cost rental stock. The cost of purchasing a house in Fremantle has risen sharply as the city changes character from a working-class port city to a more middle-class, historically restored, environment. (FFHC 1987: 3)

These discourses of homelessness and gentrification carry presumptions of poverty, inequality and lack of choice. Whether made explicitly or otherwise, the implication is clearly that co-ops do (or should) provide for the economically disadvantaged.

So it can be seen that the aim of social housing is clearly stated in the policy literature both the public and community housing sectors and is also implicit in the literature advocating co-ops in the current era of a residual welfare system. Despite coexisting arguments about what the role of social housing and co-ops is or should be the aim of social housing in general, and co-ops in particular, is the provision of welfare housing. This is not to say that more radical alternatives would not be preferable, but that within current socio-political limits, welfare housing resources are intended for the poor.¹⁸ Recognising this aim, it is important to understand the context in which the provision of resources is occurring.

Context: scarce resources

The social housing sector in Australia has always been relatively small and undeveloped compared to countries such as Sweden, the Netherlands and Britain, who have a strong history of both public and community housing (Paris 1997;

¹⁷ See also Pendergast et al. (2004).

¹⁸ It is also not to say that policy intent is necessarily implemented in practice although in some ways this is precisely the focus of this thesis.

Cameron 1999; Darcy 1999).¹⁹ In the current environment this small sector is further characterised by increased scarcity, partly due to the increased demand for housing associated with rising levels of poverty that I have referred to in the Introduction to my thesis. It is also due to substantial increases in housing costs²⁰ (Orchard 1989; Burke, T. 1998; Powall and Withers 2006) in both purchase and rental (Powall and Withers 2006: 14), which put pressure on existing stock.

The sector is characterised by diminishing stock levels brought about by changes in the political and fiscal economy. During the late 1970s the Fraser government decreased overall expenditure on public housing and, despite a brief resurgence of financial support in the first two years of the Hawke government (Paris 1993), the downward trend has continued. Since the 1980s, the supply of social housing has been reduced relative to demand and as a percentage of the overall housing stock (Cameron 1999; Darcy 1999), with all available funds directed at maintenance rather than expanding provision (Burke, T. 1998). Terry Burke (1998) notes that:

funding, notably at the Commonwealth level, has been cut substantially in real terms so that, while the need is greater, the rate of public housing construction is actually lower than at the time of the Henderson Inquiry . . . [and] the debate on public housing is no longer about expanding the sector to reduce poverty. (Burke, T. 1998: 1981)

The reduction in supply of welfare housing is associated with the more general withdrawal of support for the welfare state and Keynesian economics in favour of neo-liberal or economic rationalist philosophies (Burke, T. 1998; Pusey 2003; Ife and Tesoriero 2006), otherwise known as applied neo-classical, laissez faire and free market economics (Pusey 2003). From the neo-liberal perspective, the welfare state

¹⁹ Public housing represents around 5% of all housing (Skelton 2002) in Australia. Community housing, in 1991, represented less than 0.5 percent of all housing (Paris 1997) numbering only a few thousand units in total (Darcy 1999).

²⁰ The rise in the price of housing relates in particular to the cost of purchase, although there has been a concurrent rise in the costs of rental. The cost of rental is expected to increase substantially however to reflect increases in purchase price (Powall and Withers 2006).

contributes to, rather than alleviates, social problems and the resultant emphasis on markets rather than state-oriented provision has led to a reduction in welfare expenditure generally [Schuurnan 1991; Heywood 2002; Queensland Community Housing Coalition (QCHC) and Queensland Council of Social Services (QCOSS) 2005].

In regard to housing, these policies “have supported private producers, middle class consumers and corporate financiers” (Skelton 2002: 5). This support has manifested in the trend towards rent rebates in the private sector (instead of grants for public housing), as well as in the increased targeting of funds towards individuals with special needs, rather than the poor in general (Paris 1997). For example, 68% of new households in CSHA funded community housing in Australia during the period of 2005-2006 were for people with special needs (AIHW 2007).

The downward trend in community housing stock has occurred despite a small increase in financial support for the sector following the policy shift (from the LGCHP to the CHP)²¹ that occurred in the early 1990s (Paris 1997). The increase, however, was driven by the desire to privatise welfare housing provision rather than to increase the stock of housing in general (QCHC and QCOSS 2005): a trend that had already been established in the early 1980s with LGCHP program. The logic was that community housing would be economically more efficient (LGCHP 1990; Ife and Tesoriero 2006).²² This logic was consistent with that applied to the provision of

²¹ The shift from LGCHP to CHP was one of the outcomes of “a series of high profile government reports that endorsed [community housing] a vital part of the future of social housing in Australia” (Darcy 1999: 14).

²² It appears however that the reverse turned out to be true, in the case of co-ops at least. Paris (1997), for example, argues that “the effective level of subsidy in some rental co-ops . . . would be nearer \$10,000 a year than the average \$4000 . . . going to public tenants” (Paris 1997: 9).

public services more generally (Raper 2000) so any increase in funds went to sector infrastructure, rather than additional housing (Paris 1997).

The trend of diminishing resources has also occurred in the co-op sector. Like the rest of the social housing sector, the co-op sector was already very small, both compared to some overseas countries²³ and as a percentage of the social sector (Richards 1990). In the first three years of the LGCHP, 47 co-ops were established throughout Australia providing a total of 124 dwellings (Purdon Associates 1989), and funding was provided for peak bodies representing and resourcing co-ops in each state. As will be outlined in the following chapter, the sector in WA comprises no more than 11 co-ops housing around 150 individuals at the time of writing. Furthermore, although existing co-ops continue to be maintained – and new ones formed in the hope of attracting funding (M. Newbigin, interview, July 2 2004) – funds for the establishment of new co-ops were effectively withdrawn in the early 1990s. The last co-op in WA to secure public funding did so in 1992 and shortly thereafter funding was withdrawn from the Federation of Housing Collectives (FOHCOL), the peak body for housing co-ops in WA. (M. Newbigin, interview, July 2 2004).²⁴

The impact of increased competition for scarce housing resources can readily be seen in regard to the public housing sector. The pressure – as it is in all public service sectors – is to “do more with less” (Ife and Tesoriero 2006: 3): access is constrained; waiting lists for social housing are long and growing (Paris 1993; Burke, P. Tenants

²³ According to Richards (1990), at the time of writing there were 55,000 co-op housing units in Canada and 10,000 in Britain.

²⁴ According to a key informant in the community housing industry, the general demise of the co-op sector can be attributed at least in part to the withdrawal of support for co-ops by the Minister for Housing (referred to in the introduction) who came to the conclusion that the co-ops were accessed by relatively affluent people rather than people most in need of housing.

Advice Service 2007).²⁵ Where there were previously “no policies to encourage exit from public housing as the tenant’s situation improved” (Burke, T. 1998: 177), there is now increasing pressure on and by state housing ministries to assess eligibility on an ongoing basis, so that tenants are required to leave the property once they are more financially stable.²⁶

The fact that the aim of social housing has to be met in a context of scarce resources has implications for issues of access. Put simply, there are not enough resources to go around. This, in turn, raises questions about how access is regulated to ensure that the objectives of the publicly funded housing might best be met.

Regulating access and conceptualising need: the income framework

It is difficult to generalise about how access is regulated in the social housing sector overall, due to the diversity within the community housing sector. However, public housing is regulated in a specific way, and that same model applies to the co-ops in the case study. Therefore, it is that model that I will focus on here in regard to the question of how the distribution of housing resources might be regulated.

In the public housing model, access to the resources is regulated primarily through what is generally referred to as the (low) income framework (Saunders 2005; Headey 2005). To be eligible, prospective tenants, at the point of application, must fall below certain income and asset levels as determined by the state housing ministry (NFAH

²⁵ According to the AIHW (2007), there were a total of 186,934 households on the waiting list for public rental housing at 30 June 2006. This compares with 14, 340 and 2772 households on the public and community housing lists respectively in 2001-2002 (AIHW 2003).

²⁶ For further information see the Queensland Department of Housing (2007), New South Wales Department of Housing (2006) and the Western Australian Department of Housing and Works (2005). Also see Mant (1992). Later in the thesis I will outline public debates around the issue, in regard to the case of an Australian Capital Territory (ACT) senator.

2006).²⁷ Once eligibility is established, access to the housing occurs on a wait-turn basis (Tenants Advice Service 2002; DHW 2005). This means that eligible individuals are placed on a waiting list that is ranked in terms of the length of time spent on it. Individuals are offered housing when they reach the top of the list (Paris 1993).²⁸ One's place on the list, however, is affected by other criteria. I have already noted the special needs provision, which represents a variation to this framework. As well, there is a priority list that promotes individuals facing homelessness, health and safety issues, and/or exceptionally high housing costs, to the top of the list (AIHW 2006; DHW 2005).²⁹ Nevertheless, for the rest – the low income or poverty group who have no other urgent or special needs – the income framework applies.

The means of regulating access is related, of course, to the question of how need is identified or conceptualised. Within the income framework, need, poverty and disadvantage – the factors that the provision of social housing is aimed at addressing – are conceptualised in terms of (low) income. It is worth noting that the framework for conceptualising or identifying need in purely financial or economic terms is contentious. Criticisms include the overall effectiveness of the single dimensional indicator of finance and economics for identifying the multidimensional aspects of need and poverty (Saunders 2005) and, more specifically, the tendency to obscure assets besides income that an individual might be able to access (Headey 2005). I will return to these concerns later in the thesis. However, despite the dangers of reducing 'poverty' to 'income', for the sake of convenience I will use that language,

²⁷ The income eligibility range is sometimes described as 'low to moderate' (see for example DHW 2005). For the purposes of this discussion, it is only necessary to note that a point exists that that defines need and the site for intervention.

²⁸ Thereafter – prior to 1992 at least – the procedure has generally been that "housing recipients are not subject to a test of continuing need once occupied" (Mant 1992: 44).

²⁹ In June 2006, 6% of all households waiting were classified as being in greatest need (AIHW 2006)

asking the reader to bear in mind that within this low-income framework the financial value of assets is also accounted for: individuals must not own assets worth over a certain value, and they may not own property that they can live in. The more important observation is that within this framework, poverty and need are conceptualised in purely economic terms; that is, in terms of low financial resources.

In the case of co-ops, there is a formal and significant variation in the access framework. Although prospective co-op members are initially subject to the essential income and asset eligibility criteria (with some exceptions that I will outline shortly), once eligibility is established, access to the housing does not occur through a wait-turn system but via an alternative, and complex, tenant selection process and other, desirable criteria.

I will explain the tenant selection process in more detail shortly. For now it is sufficient to note that selection involves a process whereby the prospective tenant becomes known to the existing co-op members, who must then decide whether or not to invite them to join the co-op. This process typically involves the prospective member attending co-op meetings and social functions over a period of months in order to become eligible for membership. If the current members then decide that the applicant is suitable for membership, the new member joins a waiting list for housing. One rule that must be adhered to (according to housing ministry regulations) is the fit between the tenant and housing size. A dwelling may not be under-occupied: a house with multiple bedrooms must be inhabited by multiple individuals (usually a family), whereas a single person is provided with a smaller housing unit. A tenant must therefore wait for a dwelling to become available that meets their requirements (appropriately sized accommodation). When that happens, a

tenant is chosen from amongst others on the waiting list. Selection from the list does not proceed on a wait-turn basis. Thus, there is no guarantee that a given individual will ever be chosen for housing.

Within the co-op model, then, the resource allocation system is less clear-cut than in the usual public housing model. The difference has significant implications for co-ops and how they go about meeting the aim of housing the poor in the context of scarce resources. In order to understand the significance of this, however, it is first necessary to understand more fully the difference between co-ops and other forms of social housing.

The co-operative housing framework

The process of tenant selection, that sets co-ops apart from other forms of social housing using the low income framework, is related to a broader difference between the two models. Tenant selection is just one aspect of tenant management and it is the fact that the housing is managed by the consumers of the housing that sets the co-op model apart (Purdon Associates 1989; Paris 1997; Homeswest 2001). In order to understand the implications of this difference for how access is regulated, it is important to understand the relationship between tenant management and tenant participation, the logic behind participation, and what management involves in practice.

Before going on with this discussion it should be noted that, although I have until now been using the terms 'member' and 'tenant' interchangeably, within the co-op model the terms cannot be reduced to one another (FFHC 1987). An individual may be a member of a co-op but be unhoused: in that case, they are technically an 'unhoused member'. On the other hand, a tenant need not be a co-op member; co-op

houses are sometimes rented to individuals who have not gone through the process of becoming a member (and perhaps have no intention of doing so). This situation might arise for a variety of reasons, including if there is no suitable member available for a particular dwelling (a match between accommodation requirements of the individual and the size of the vacant dwelling), or if a tenant-member is away and is sub-letting for an extended period (M. Newbiggin, interview, July 2 2004). The difference between members and non-members is that only members have rights and responsibilities in regard to the co-op. For the purposes of this discussion, however, the general case, in which a tenant is also a member, will be assumed, and the terms will continue to be used interchangeably.

The tenant participation model

Tenant participation in the management of their housing is not just a feature of co-ops but is usually associated with community housing more generally (Darcy 1999; Flatau et al. 2005; AIHW 2005a). However, a distinction should be made between participation and management. Johnson and Lumsden (2004) articulate the distinction this way:

‘[T]enant management’ refers to tenants being involved in decision-making in the management of their housing . . . Consultation with tenants and tenant participation are key aspects to tenant involvement, but are not tenant management. (2004: 2)

Participation in housing involves a range of practices from consultation to management. In the case of community housing in general it is usually taken to mean consultation and is presumed to be voluntary: tenants are given the opportunity to be involved (although usually they choose not to be)³⁰ (AIHW 2005a). Management, by

³⁰ According to an AIHW (2005a) survey, the most common forms of participation were providing help when asked (31%) and attending meetings (27%). Tenants in housing co-ops were far more likely

contrast, involves a broad suite of practices, including responsibility for decision-making, and in the case of co-ops, tends to be required (Darcy 1999). In other words, management of the housing by the tenants (the consumers of the housing) is an extreme form of tenant participation in the community housing context. Within the framework of tenant management via co-ops, the emphasis is on responsibility as well as rights.

The logic of participation

As an aspect of participation, the practice of tenants managing the housing is derived from the logic of participation more generally. The value of participation often goes unstated within the policy literature (Darcy 1999).³¹ Nevertheless, the main idea is that tenants should have power in regard to the decisions that affect them (Darcy 1999). This idea emerges from the perception that large bureaucracies (such as state housing ministries) are impersonal, unable to meet diverse needs (such as those associated with women, youth and disabled people), and that they are insufficiently accountable to housing consumers (Darcy 1999; Paris 1997). By contrast, community based housing organizations – even though they may be funded by government – are considered better able to do this (Paris 1997). The idea is encapsulated in the following passage from *A Roof over our Heads*, the document produced by LGCHP about the program.

Local Government through a range of programs and joint ventures with State, Commonwealth Governments and the community is able to respond effectively and economically to community needs. Councils have the necessary knowledge, contacts

to participate than tenants in other community housing organizations (91% compared to 36%) (AIHW 2005a).

³¹ Darcy (1999) provides the example of the 1990 National Housing Strategy – a key policy reform instrument – that he says “ascribes inherent value to tenant participation, seeing no further need to justify its promotion” (Darcy 1999: 23). I noticed a similar absence of explanation in the 1984 CSHA, despite it being the key policy mechanism through which 30% of LGCHP funds were dedicated to the development of the co-op sector in Australia.

and resources . . . Community groups are ideal housing managers. Experience has shown that housing needs are best met through the combined expertise of the community and its council. (1990: 8)

Community based housing organizations are seen as more able because of the suggestion that they provide increased accountability and responsiveness to tenants (Darcy 1999). The processes of accountability, responsiveness and participation in decision-making represent what Darcy (1999) refers to as the ‘democratization’ of service in housing provision, the broader aim of which is to dissolve the power imbalance between consumers and providers of services in general (an aim that, Darcy points out, can be partially attributed to the feminist movement).

The idea that housing services should be more democratic is part of a broader suite of ideas, generally referred to in terms of grassroots empowerment or a ‘people-centred’ approach, which has its roots in the framework of alternative or critical development in the field of community development (Ife and Tesoriero 2006).³² The alternative development approach is based on a critique of the welfare or charity approach that was used in earlier efforts to address poverty in ‘majority world’ countries (Ife and Tesoriero 2006; Pettitt 2002). The approach was seen to be ineffective at best: failing to address poverty; ignoring the processes of structural inequality that produced it, and maintaining a presumption that the poor were to blame for their own circumstances (Pettitt 2002). A similar set of ideas came to hold sway in the western, ‘developed’ context, with the rise of social movements in the late 1960s and early 1970s (anti-Vietnam war, women’s and socialist movements) that were highly critical of government (Ife and Tesoriero 2006). In both cases, a ‘top-down’ approach came to be seen as the problem.

³² For a discussion of these ideas in the global development context see Pettitt (2002).

The solution was seen to lie in grassroots ('bottom-up', or 'people-centred'), local development, which was understood to be more sensitive to people's needs and able to provide opportunities for self-help, empowerment, autonomy and control through access to open and democratic structures (Kenny 1999). Under these conditions, it is perceived that the poor can produce better outcomes for themselves (Kenny 1999). Within the community/alternative development framework, 'empowerment' – "to increase the power of the disadvantaged" (Ife and Tesoriero 2006: 65) – is the guiding principle. Participation is central to the idea of justice and rights in regard to personal choices and life chances, and especially – in the context of poverty and welfare – in relation to people's ability to access resources (material and non-monetary) (Ife and Tesoriero 2006). The aim is to enable the consumer to define their own needs and act to have them met, where - in the context of economic disadvantage - human need relates to "'must haves', such as food, clothing, shelter, water, safety, health and so on" (Ife and Tesoriero 2006: 80).

In some development circles, the idea that grassroots initiatives can be undermined by policies has led to a call for an advocacy approach to complement the grassroots empowerment approach (Pettitt 2002). Nevertheless, the point is that the empowerment framework was and remains a major structuring ideal in the field of (community) development in the overseas and local contexts.

In Australia, the logic of participation translated into general policy in 1973 when the Whitlam government funded local government and community groups as part of a larger plan to decentralise decision-making (Kenny 1999).³³ The trend towards

³³ The aim of Australian Assistance Plan of 1974-75 was to transfer decision-making power from centralised bureaucracies to regional structures, and to encourage participation in the community planning and development. According to Kenny, the policy may have been short-lived, but it paved

participation, combined with criticisms of public housing – most obviously manifest in critiques of high rise developments (Paris 1993; Jacobs et al. 2003) – to inform housing policy and provide support for the community housing and co-op sectors in the 1984 CSHA and the introduction of the LGCHP. The stated objective of this CSHA was that “public housing authorities should ensure that tenants have maximum opportunity to participate in the management of their dwellings and estates and in the development of public housing policies” (CSHA 1984 Schedule 1 Section 4 Part Db: 12). Similarly, tenant participation was one of the major aims of the LGCHP (Purdon Associates 1989): in the words of the program organisers, they aimed “to ensure tenants participate in the management and design of their housing” (LGCHP 1990: 5). The subsequent demise of support for the community housing and co-op sectors might suggest that the idea of tenant participation in housing has fallen from favour with government, but the idea remains popular in some parts of the community-housing sector.³⁴

‘Participation in management’ in practice

Given that the co-ops’ tenant management model provides tenants with responsibility for, rights towards and control over their housing, what might this look like in practice? According to the literature, tenants may have responsibility and rights in regard to the initial development of the co-op as well as ongoing management of the established co-op. Initial development typically includes a process that includes incorporation, funding submissions, financial planning and accounting, negotiations

the way for ideas about local decision-making “as a basis for empowerment of ordinary people” (Kenny 1999: 36)

³⁴ The virtues of tenant management and housing co-ops are still discussed in the public sphere. For example, see Equilibrium Community Ecology Inc, a group seeking funding from the council for a co-op in Gosford (Equilibrium Community Ecology Inc. 2004). Also see Shellshear (2001).

with other members and with government (the state housing ministry), architects and developers, and locating an appropriate site or sites (FFHC 1987; Richards 1990).

At present, however, funding for the construction of new co-ops is not available (Paris 1997) so individuals seeking to become involved will join established co-ops and just be involved in this ongoing management. This typically includes activities in financial, physical, legal and organisational aspects of management (FFHC 1987; Richards 1990; FOHCOL n.d.), and involves meetings, property maintenance and management of the rental stock, organising finances and collecting rents, and undertaking regulatory reporting. The skills required to undertake such management includes knowing how to generate, read and report on financial reports, manage records, organise maintenance, interpersonal and conflict resolution skills and so on (Richards 1990). It also involves responsibility for – and control over – the process of selecting new tenants (CEHL 2005; CHCSA 2007; ARCH n.d.), the means by which access to the co-op is determined.

There is little information available about membership procedures. Close investigation of the literature, including the peak body websites in South Australia, New South Wales and Victoria, however, reveals a set of typical practices involved in tenant selection. Individual co-ops are responsible for determining their own selection processes and criteria. Co-ops generally do not advertise for members. Prospective members hear about the co-op through word of mouth or through contact with a peak body that will refer them on. Any given co-op may not always be open for membership; they may have what they consider to be enough unhoused members on the waiting list, for example. Individuals apply to a particular co-op, outlining their requirements and any special needs they might have. It is more difficult to

ascertain what happens thereafter, but attendance at a number of events (for example, consecutive monthly meetings and sometimes also social events) is usually required and participation on a sub-committee may be expected (FFHC 1987; Inanna's House n.d; M. Newbiggin, interview 2 July 2004). Additionally, some co-ops ask prospective members to gain formal training. In South Australia, for example, most of the co-ops require applicants to register and attend a course on housing co-ops (six hours a week for three weeks), as well as a public information session (CHCSA 2007). Other co-ops have asked prospective members to include with their application an essay explaining their interest in co-ops (FFHC 1987).

If their application is accepted, the new member is not guaranteed accommodation – as noted, selection is not on a wait-turn basis – but will be considered for tenancy when accommodation becomes available. The wait is often lengthy due to the low turnover of housing (FOHCOL n.d.; CHCSA 2007). Even after selection, prospective tenants may be expected to continue to be involved with the co-op whilst on the waiting list, for example, by continuing to attend social events and/or monthly meetings, and even to be involved on a sub-committee (FFHC 1987; Inanna's House n.d.). When a vacancy does become available a further process of selection will take place, usually involving one or more interviews with a selection committee comprised of housed members. The criteria for selection are generally not made explicit except in cases where the co-op is targeted towards a special group (for example, women).³⁵

The account of the FFHC provided by the group itself in *Housing Ourselves: the Development of the First Fremantle Housing Collective* is an informative example.

³⁵ See for example Inanna's Housing Collective (n.d.).

The account indicates that, at the outset, this group decided that all applicants would be considered to be in need of housing, given that they had to meet the state housing eligibility requirements (for low income and assets). This decision resulted in a situation where selection was based on desirable (rather than essential) criteria, and these criteria – the means for regulating access – were open to negotiation. In the process of thinking this through, the group decided that need, although important, would not be the only factor taken into consideration. The rationale was that if need alone was the basis for selection then a situation might eventuate where “the co-op would be fully accommodated by people who would not want to participate in the community” (FFHC 1987: 32). Instead it was decided that selection would be based on a combination of need and what the individual would bring or contribute to the co-op.

It is worth noting that the matter of what might count as need goes unstated within the account. By contrast, what the new tenant might bring to the co-op, and how that might be measured, is discussed at length: A commitment to community participation and to the local area, demonstrated by previous participation in other community groups; links to (involvement with) the local area, are among the indicators of contribution, and a range in age and status (singles, couples or families with children) are among the indicators of diversity. Also worth noting is the weighting system that was introduced to rank the different components:

Housing need	40 per cent
Commitment to co-op principles	40 per cent
Income	10 per cent
Links to the local area	10 per cent (FFHC 1987: 33)

Later the group decided that the income eligibility criteria would not be mandatory at all but would only apply to 75% of the co-op members.³⁶ The rationale for this decision was that they “did not want to exclude those just over the income criteria” (FFHC 1987: 33). No details are provided as to whether their judgement occurred as a response to circumstances that arose (although, as will be seen in the chapters that follow, there are examples of similar changes made in relation to rent-setting procedures, household occupancy and asset levels). The change raises broader questions about their ability to not just shape but to reshape policy to suit themselves when the existing policy no longer fits.

A more detailed account of FFHC and its processes is provided in the following chapter. In the meantime, the important observation from this preliminary account is that through the ideal of tenant participation and the practice of tenant management, the co-op members come to have responsibility for, and control over, access. In other words, the members get to decide who gets in and who does not and the criteria by which that decision will be made. At the same time, the usual framework for decision-making does not structure the access process. In lieu of the wait-turn method for choosing between tenants who have already been established as eligible through the income framework, income is no longer available as a means for choosing or determining need, and income is positioned outside the accounting framework. This is interesting because, in the absence of any other guiding framework, the members are required to produce selection criteria *other than* income. So in a situation where it is expected that the housing will be provided to

³⁶ Similarly, the guidelines for co-op housing in New South Wales stated that initially only 65% of tenants should be low income members. It was expected however that “in the longer term, every effort should be made to ensure that low income people are accommodated” (Purdon Associates 1989: 61).

those that are the most poor, prospective tenants are required to produce an account of need in terms other than low income. This represents a situation where what counts as need must be renegotiated or reconceptualised, and where the opportunity exists for members to effect this (re)conceptualisation in their own terms.

In the FFHC's case, the selection process was clearly structured by negotiations around 'need'. 'Need', as in 'poor', came to be considered as only one criterion (value) amongst others that were held to be important. This resulted, unsurprisingly, in a conceptual framework in which not all new tenants had to be poor, or in which other criteria besides need had to be taken into account (for example, 'community' and the principles of co-operation). In this way the concept of need – as basic or of top priority – was undermined to some extent. Deeming need as relative placed it at the margins of the accounting framework.

Where need did remain a criterion, the meaning of the concept was unclear. This is evident in the distinction between housing need (40%) and income (10%) in the FFHC's weighting system. It is also evident in the way the concept was not explained. In contrast to the criteria of 'community', which is discussed at length in the accounts, what counts as need appears to be self-explanatory and taken for granted; it is passed over in favour of elaborations of the meaning of 'community'. The failure to account for need highlights both the difficulty of the task and the implicit, and subjective, nature of the negotiation. It is also suggestive of the kind of negotiation that Darcy (1999) refers to (as I mentioned in the Introduction), in which need as a selection value may be positioned as subordinate to other values.

Conclusion

My argument thus far is that the co-ops represent a model of welfare and development where access to the housing resources is regulated by the consumers of the housing themselves. Conceptualisations of need are central to that process, yet guidelines for defining need, beyond low income, are inadequate. These factors combine to set up a situation where the co-op members have to rely on – or conceptualise – other indicators of need. The FFHC example of the member selection processes provides a backdrop for the empirical investigation that follows.

An important observation arising from the FFHC example is the way their concept of need was informed by the concept of community. As seen, the concept of community is central to both the philosophical underpinnings of the broader co-op and alternative culture movement with which these co-ops are connected, and to the philosophical underpinnings of the alternative (community) development framework that informs the management (participation) model that sets co-ops apart from other forms of social housing. Within this framework, ideas about need are shaped by alternative philosophies and accounts of how we, as a society, should live. At the same time, the ideas are being shaped by negotiations that occur at the level of the housing consumers. In the language of (community) development, the co-ops represent a site where the question of need is being (re)negotiated at the level of the grassroots, by the people themselves, who are provided with the right to define need in their own terms. Combined with the absence of a guiding or structural framework, the situation can be seen as one of an ideological ‘free market’ for the means of production of ideas about need. The combination of empowerment of the consumers and freedom from structural constraint makes the co-op situation especially valuable

for exploring the possibilities for and risks of (re)conceptualising need beyond an income framework.

Furthermore, these observations provide still other nuances to the question of need. Added to the question of how (these) people might go about (re)conceptualising or (re)defining need in such a way as to ensure the aims of the co-ops are met, are the following questions. What are the social and cultural factors that shape their understanding of need? Additionally, how might these factors be produced and reproduced at the level of the grassroots and everyday? From a cultural sociology perspective, the co-ops represent a valuable site for exploring issues of need and access because they are a form of development where access to material resources is regulated by conceptions of need in the symbolic sphere that are governed (regulated) at the level of the individual and everyday. Before going on to investigate those questions in more detail as well as the question of how need comes to be conceptualised and negotiated by the individuals within the co-ops, it is first necessary to explain the significant details of the case study site - the co-op situation in WA where the research occurred – and of the research methodology.

CHAPTER THREE

THE CASE STUDY: HOUSING CO-OPERATIVES IN WA

Having established my thesis questions and how they relate to the issue of co-ops it is time to turn to my case study. Before going on to develop my analysis further, it is important to provide an understanding of the characteristics of the actual case study site - the housing co-ops in WA where the research occurred – and the research methodology. The first part of this chapter generates a sense of the social and cultural context in which these co-ops are located. In it, I describe the historical development of the sector and the key features of individual co-ops at the time of the research: their physical characteristics, their processes and – importantly – their geographical location. The second part of the chapter provides an account of the research methodology: the informants and participants from whom I collected the data, the research methods and methodological issues that arose.

The sector

Historical overview

In Western Australia, the development of the co-operative sector began with the development of the First Fremantle Housing Collective (FFHC 1987). I have already referred to this co-operative in the previous chapter, where I outlined the selection processes as an example of how the tenant management model works in practice. I return to the FFHC here for a number of reasons. As the first co-op it not only marks the starting point for the development of the co-op sector in WA that I want to outline, but to some extent it represents the model or blueprint for the rest. Second, it

highlights important links between the co-op sector in WA and trends in development, both then and now.

The housing co-operatives in WA emerged from public housing demands and policy which, as elsewhere, favoured public and community housing, including co-operatives. I have already demonstrated a sense of the pressure on public housing resources in Australia overall. According to FFHC (1987), there were 2000 people on the public housing waiting list in the Fremantle region in 1984, a figure that did not include single people with housing needs as they were not considered eligible for public housing at the time. As noted earlier, the concerns about poverty and homelessness that existed throughout Australia at that historical moment were tied to concerns about gentrification and development.

The FFHC represents a valuable source of information about the development of the co-op sector in WA. During the course of their development, the members documented their history in *Housing Ourselves*, which I have already cited at length. As it turned out, this report was published in the International Year for Shelter for the Homeless, funded by a grant made available through a Federal Government program dedicated to that cause (FFHC 1987: i). The concerns about poverty and homelessness highlighted by the International Year for Shelter for the Homeless also came to the fore in the case of Fremantle because of the rapid gentrification that had happened there and were being exacerbated by development that was associated with the lead up towards the America's Cup yacht race (which also occurred in 1987) (Adams 1999; FFHC 1987). At the same time, there was a Federal push towards higher density housing and the refurbishment of inner city areas with the aim of

attracting middle class residents (Daly 1998; Reynolds and Porter 1998; Grieve et al. 1999).

The development of the FFHC began in 1983, in line with the development of the LGCHP scheme and the availability of Federal funds. The feasibility of non-equity co-ops in WA was investigated at the time by the state government housing agency, Homeswest, and by two non-government welfare agencies: the WA Council of Social Services (WACOSS) and Shelter WA (FFHC 1987). In late 1983 a public meeting was held, and attended by representatives of these welfare organisations, to discuss the idea of a co-op in Fremantle.

Many of the people who attended the initial meeting were representatives of welfare agencies in the area. For many of these people, concerned with immediate problems and housing need, co-ops did not represent an answer. (FFHC 1987: 5)

Whilst the representatives of the welfare organisations may have been disappointed, others remained interested and an interim committee of five people – including welfare workers and an architect – was formed. The committee applied to LGCHP for funding to purchase a block of land and to buy and renovate an existing house, to build 14 houses and one communal meeting space and, in addition, for funding to pay a development worker for a period of three months (FFHC 1987).

In 1985, funding was approved for a co-operative consisting of 14 houses and one communal house, which would eventually incorporate a kitchen, laundry and toolshed and allow for meetings and social gatherings (FFHC 1987). It is worth noting, in particular, that the funding for the development worker was not approved, although no explanation for this decision is provided in the account. It is possible, however, that the funding for a development worker was rejected because funds *were*

provided through the LGCHP for the establishment of a peak body to assist co-op development through research and information exchange (FFHC 1987).

Once funding for the co-op was secured, a public meeting was advertised and attended by around sixty people. Of these, almost two thirds considered that the time period involved – at least two years – was too long to meet their urgent tenancy needs (FFHC 1987). The group of twenty-five that remained formed the basis of a (changing but) core group of members for the new co-operative that would eventually house 31 people. The group went through a process of decision-making, incorporation, land procurement and development (FFHC 1987) before finally being housed in 1987.

The FFHC was important in the development of the local co-operative sector because the processes that were established there became a model for the development of future co-operatives in WA, even though there were significant variations that I will outline shortly. Importantly, FFHC was the only co-operative that, in the initial stages at least, was organised by a group other than the tenants or members. A decision was made early on in the process to wait until government assistance for the co-op was guaranteed before calling for a tenant group. The interim committee provided research into the nature and legal structures of co-operatives (including co-operative principles), searched for land, wrote the funding submission, organised the public meeting and worked on the model rules for co-operatives. Although the involvement of the interim committee represents a deviation from the ideal of tenant management, it was, nevertheless, generally understood that the interim committee had refrained from imposing binding decisions and had left the future members free to decide issues such as membership, tenancy selection, and decision-making

processes (FFHC 1987). The idea that the tenants should take control as soon as possible, and that the collective process was imperative to the politicisation and empowerment of members, was central. So too was the sense, on reflection, that “a group of people other than the tenants can do a very good job of getting a co-op going” (FFHC 1987: 6). As stated, the initial funding application included the request for payment for a development worker but this request was rejected and the FFHC, like the co-operatives that followed was organised without the services of such a worker.

The processes that did become part of a template for subsequent co-operatives included the decision to adopt a ‘non-hierarchical collective structure’, with rotating office bearers and consensus-based decision-making processes. Decisions were made about how to select tenants, and how operations were to be managed. It was decided to model the rent structure on the Homeswest formula: that tenants pay rent of no more than 25% of income. The gap between the rents raised and the actual costs would be covered by the LGCHP funding (FFHC 1987).

According to the FFHC (1987), the adoption of consensus based decision-making processes rested on the idea that maximum participation, responsibility and control by members was the preferred model. Minority rule was perceived as too autocratic, and majority rule was seen as a process that allowed people’s needs or voices to be ignored, and for conflict to remain (FFHC 1987). Consensus based processes were perceived to be more in line with co-operative principles and to foster or require active participation, co-operation rather than competition, and openness, trust and respect. Work was divided between subcommittees, and all members were required to participate. Skills in collective action were needed but the members of the group

had access to these skills based on prior involvement in social activism such as the peace and women's movements.

Member selection became an important issue. I have already referred to the selection processes adopted by the FFHC, which led to a situation where need was not the only factor under consideration, but also where what counted as need was subject to negotiation. In effect, Homeswest income criteria applied in the first instance and thereafter tenants were chosen not through a process of wait-turn but through a complex process of assessment that involved interviews and meetings, as well as determining suitability through commitment to the ideal of co-operation and community. It is also worth noting that, although initially the idea of co-operatives was advertised to the general public through council notice boards and in local newspapers, later on information came to be exchanged via word of mouth. Evidence of a person's commitment to community was sought in their record of previous involvement in co-operatives, groups or clubs.

The co-ops today

At the outset it was understood that the First Fremantle Housing Collective would be followed by others. The FFHC group expressed a commitment to expanding the co-operative sector in WA, in accordance with the principles of co-operation outlined in chapter one (FFHC 1987). According to the FFHC, by 1987 there were three other housing co-operatives in the process of establishing themselves in the Perth region, with at least two more metropolitan and one rural co-operative already in the early planning stages. Documented accounts of the history and details of the co-op sector in WA are scant and I had to rely on oral accounts of participants and personal communication with key sector personnel, websites and newspaper articles (and as I

will argue, this turned out to be a significant methodological issue). According to the Ministry of Housing (2001), 13 co-operatives were funded over the following 5-7 year period.¹ There is a discrepancy in the accounts as to the total number of dwellings or units, and the number of tenants provided for. According to FOHCOL (n.d.), the co-op sector in WA provided housing for a total of 250 people in 1997. According to the Ministry of Housing (2001) there were 112 rental housing units in 2001.

Key characteristics

As noted already in Chapter Two, the co-op sector in WA at the time of writing consists of 11 co-ops, housing around 190 individuals. Six of the existing co-ops are in the metropolitan area and five are in regional areas. The metropolitan co-ops are First Fremantle Housing Collective, Fremantle Fringe Housing Collective, Inanna's House, Pinakarri, Subiaco-Leederville and the Belmont Housing Collective. The co-operatives in regional WA are the Mia Mia Housing Collective in Denmark, the Whole Earth Housing Collective in Margaret River, Broome Community Housing Group (housed in 1993), and two in Bunbury: the Alternative Resource Community Housing (ARCH) and Bunbury Independent Resource Community Housing (BIRCH). The following tables summarise the key characteristics of each of the co-ops.

¹ The actual figure – of funded or existing co-ops – is unclear because it appears there are co-ops that were funded but which no longer count because they have disbanded or the houses have been transferred to a regional housing authority (M. Newbigin, interview, July 2 2004)

Table 1 - Housing co-operatives in Perth metropolitan area

	Location	Year housed	Form ²	Number of dwellings	Resident population	Development period (years)
First Fremantle	Fremantle	1987	Group	14	30	2
Subiaco/Leederville	Subiaco and Leederville	1987	Separate dwellings	6	10	2
Belmont Housing Collective	Belmont	1993	Group	9	10	6
Fremantle Fringe Housing Collective	Fremantle	1993	Group	14	32	7
Inanna's house	Fremantle	1998	Group	9	17	7
Pinakarri	Fremantle	1999	Group	8	17	8

Table 2 - Housing co-operatives in regional areas

	Location	Year housed	Form	Number of dwellings	Resident population	Development period (years)
Mia Mia Housing Collective	Denmark	1992	Group	12	26	4
Broome Community Housing Group	Broome	1993	Group	9	9	5
BIRCH	Bunbury	1994	Separate (5) Group (3)	8	10	3
Whole Earth Housing Collective	Margaret River	1996	Group	10	16	4
ARCH	Bunbury	1996	Group	8	13	5

As can be seen, the co-operatives range in size from six dwellings to fourteen and the number of people living in each co-op ranges from ten to 30. It was difficult to determine what proportion were adults and children for a range of reasons that will be discussed further; however, a best guess would suggest about 160 adults and 30 children overall. Development periods were lengthy, ranging for two to eight years. The majority (three quarters) of the co-ops feature grouped dwellings, and the majority (three quarters) of the co-ops in the metropolitan area are located in one area (Fremantle).

² 'Grouped' housing refers to individual dwellings that are located on the same site and 'separate' means individual dwellings that are geographically separated.

Of the co-ops, two (Broome and Denmark) were developed in stages, with two separate, consecutive funding submissions and one set of houses completed before the other set. Two others (ARCH and BIRCH) originated as one co-op and split into two during the development process. For the purposes of this thesis, each of the staged co-ops will be regarded as a single entity and the divided co-ops will be treated separately.

It is important to note at this point that two of the co-ops – Pinakarri and Mia Mia – have an equity component (Adams 1999, Beyer n.d.). This means that a number of the dwellings are privately owned. Yet they identify as part of the co-op and are recognised as such by the co-op and by the general community. The Pinakarri co-op, in addition to the eight non-equity houses, has four privately owned houses. These are built on strata titled allotments adjacent to the group of non-equity dwellings. In the case of Mia Mia, there is one privately owned house, which is also located adjacent to the non-equity co-op. Whereas the privately owned dwellings in Pinakarri were developed at the same time as the non-equity component, the private dwelling in Denmark was only recently purchased (by a previous member). The private ownership model for co-ops, as stated in the previous chapter, is the model from which the publicly funded model in Australia evolved, and private co-ops in WA do exist (The Wolery in Denmark being the most well-known example).³ Whilst these privately funded co-ops are fascinating in themselves, further consideration of them is not necessary for the purpose at hand. For that reason, it is only the non-equity

³ See The Wolery Ecological Community (www.wolery.green.net.au), Rosneath Farm (www.rosneath.com.au) and Somerville Ecovillage (www.somervilleecovillage.com.au) for examples of privately funded co-ops in WA. Also Radio National (2003) for a discussion of privately funded co-ops in WA and throughout Australia.

component of the publicly funded co-ops that have been considered for my case study research.

The fact that there are both equity and non-equity components of some of the co-ops leads to uncertainty in the data. For example, the population figures reported for Pinakarri and Denmark are not usually disaggregated by equity status (see, for example, Adams 1999 and Beyer n.d.), and so I had to make estimates based entirely on the information provided by participants. The population figures are also approximated for other reasons. For example, some of the children in the co-ops are only there on a part-time or occasional basis, and yet the participants have sometimes included them in their reports. The figures representing years of development should be considered approximate for similar reasons. The variation in accounts was underscored in one case where one of the participants reported that the development process had taken two years and the group was housed in 1991. Local newspapers reported that the development took five years, with the group establishing in 1988 (Kimberley Echo 1992) and being housed in 1993 (Kimberley Echo 1993). In this case, I have relied on the accounts provided by the newspapers. In the case of the other co-ops, there was little if any documentation.

Development processes

The development process for the co-ops that came after FFHC followed their model for the most part. A core group of members was formed who incorporated as a body, made funding applications, found suitable sites, and designed and constructed houses. The core group was self-selecting and incoming members were selected on the basis of their Homeswest eligibility and other criteria determined by the co-op. Members met on a regular basis. There was no development worker available for

support (because after the FFHC experience none of the other co-ops applied for one), but there was a peak body available for representation and information exchange. Some of the departures from the FFHC model by later co-ops have already been noted, but the most important ones are as follows: all of the work for subsequent co-ops was done by the members (i.e. there was no interim committee as had been the case with FFHC), the waiting period tended to be longer (in many cases much longer than the two years lamented by attendees at the early meetings in Fremantle) and, unlike FFHC, the newer co-ops did not advertise and information was exchanged from the outset via word of mouth.

Issues of identity

As the first social housing experiment in co-op development, FFHC did not target a particular social group and to this day continues to prefer to maintain a diverse group of people. Other co-ops, however, are associated with particular groups. Two of the early co-ops aimed to attract younger members (FFHC 1987). The Broome Community Housing Group is widely recognised as a co-op for single adults (a reputation confirmed in my interviews) and Belmont Housing Collective is known as a single men's co-operative (Adams 1999). Pinakarri is recognised as having a relatively high proportion of single mothers. The two co-ops in Bunbury are entirely comprised of older people (M. Newbigin, interview, 2 July, 2004) and at the time of interview the participants ranged in age from 64 to 86 years.

Of all the co-ops, two stand out because – by their own admission – they select particular types of people and not others. Inanna's House (Inanna's House n.d.) sees itself predominantly as a co-op for women and this is institutionalised in the co-op's constitution. Although people of either sex may live at the co-op, only a woman may

be a member. The rationale for this decision is explained in a number of different ways. One commentator said that the co-op is for “women who have been discriminated against because of their sexual preferences or a range of other things [and have] congregated there for safety” (M. Newbiggin, interview, 2 July, 2004). Another said it is “a refuge for single mothers and/or women escaping domestic violence” (Adams 1999: 98). As stated on this co-op’s website, women have been historically oppressed and devalued and are economically disadvantaged as a result, whilst men are simultaneously advantaged. One of the ways women have been disadvantaged is a result of the typical scenario where, in the event of separation (in heterosexual relationships) the man retains possession of the house and the woman (and children) must find alternative accommodation. This situation provides the backdrop for the stated aim of the co-op, which is “to empower women and provide safe, secure and affordable housing specifically for women and their families” (Inanna’s house n.d.). In practical terms, according to Inanna’s website, this means that if the woman is in a partnership at the co-op and the relationship breaks down, the woman retains the co-op house because she is the member. Of course, how this might play out in a situation where both partners are women is not so straightforward. Nevertheless, and despite the different nuances, the understanding is that women, as a social group, are disadvantaged, and access to housing is related to that.

I have already noted that Pinakarri, like Inanna’s house, is sometimes linked to women (single mothers). However, Pinakarri is best known for its identification as an ‘intentional community’ (Adams 1999; Beyer n.d. Pinakarri n.d.) and – as the interviews brought to light – this identity was a central feature in the membership

selection processes. I referred to the notion of intentional community in the preceding chapter as the principle upon which many of the privately funded co-ops are organised. In practical terms this means that the members of Pinakarri share meals three times each week, have an ‘open house’ once a month for members of the wider community, shared celebrations, workshops and seminars, and used a housing design that facilitates social interaction, including a common house/facility (Beyer n.d.). Pinakarri also identifies as a ‘sustainable community’ which they say has both ecological and social benefits. Saving fuel through shared cooking, energy efficient housing, car-pooling, composting and recycling are considered ecological benefits, while social benefits are achieved through individuals supporting each other, and therefore reducing the care burden on the rest of society (Beyer n.d.). I have drawn out this discussion in order to illuminate issues of identity that I will return to throughout the thesis. In the meantime, it is important to highlight another important feature: the geographical location of the co-ops.

Location

It became apparent throughout the course of my investigations that the co-ops in WA tended to occur in distinct areas. In the metropolitan region, four of the six co-ops are located in Fremantle. In the regional areas, three of the four are located in Broome, Margaret River and Denmark. The remarkable feature of these geographical locations is that they are widely recognised as having exceptionally high real estate values (as does the Subiaco-Leederville area⁴ where a further co-op is located) and not only are these places regarded as expensive but they are also widely recognised as ‘sea change’ locations.

⁴ Subiaco and Leederville are not generally regarded as sea change areas.

Sea changing refers to the practice of people moving from metropolitan cities and inland areas to coastal areas (Burnley and Murphy 2004; Gurran et al. 2005; Kelly and Hosking 2005; Haslam McKenzie 2005; Breakspear and Hamilton 2004; Smith and Doherty 2006). The association with the coastal environment has been strong in Australia since white settlement, with the majority of the population living in cities along the coast (Salt 2003⁵). However, sea change is associated with coastal environments that are considered ideal or special (Gurran et al. 2005) and has produced rapid population growth in these locations.⁶ Although the trend is not new – migration process began in the late 1960s and early 1970s (primarily associated with retirees) – there has been a significant increase since the early 1980s (Gurran et al. 2005) and it is predicted that the trend will continue (Australian Bureau of Statistics 2004; Eurobodalla Shire Council 2006). Where the movement began with people over 50 years of age, it now mainly involves people aged less than 50 years (Gurran et al. 2005; Smith and Doherty 2006). Some sea change locations are within commuting distance of the city whereas others are further away. Some sea changers migrate permanently while others retain a primary residence elsewhere (Kelly and Hosking 2005).

Margaret River, Denmark and Broome are well-recognised as sea change locations. ShelterWA (2004), for example, in their report on housing in the area, refer to Margaret River as “an idyllic life by the sea within a small friendly village with an abundance of artists and crafts people” (2004: 21). Curry et al. (2004) report that the

⁵ Salt (2003) describes the trend towards a preference in Australian society for coastal locations that is part of a broader pattern where Australians have idealised the rural environment and the suburban environment.

⁶ The trend is of concern to policy makers who are concerned with the provision of infrastructure, social and economic impacts. For a sense of these concerns, see Kelly and Hosking (2005); Gurran et al, (2005) and Haslam McKenzie (2005) (in ACC Media release) and Eurobodalla Shire Council (2006).

population of Denmark - whom they describe as a combination of “early retirees and alternative lifestylers . . . people seeking a relaxed lifestyle with little engagement with the formal economy” (2001: 113) – increased by 50% between the mid 1970s and the mid 1980s, and by the same amount again by 1999. Tracking the census data in Broome reveals a similar pattern. According to one housing industry commentator, the situation there – desirable location and high real estate values – is exacerbated by the lack of availability of land in association with Native Title legislation.

Whilst Fremantle might not be immediately recognised as a sea change area, it may be considered as such. Besides being well recognised as an area of socio-economic advantage - located in what is sometimes referred to as ‘the golden triangle’⁷ (Adams 1999) – it is also a popular seaside location and holiday destination, and well known for its (high status) cultural activities. Combined with the aspects of gentrification and development that makes areas such as this popular for residents and visitors - restaurants, boutiques, and social life – it is also widely associated with an alternative lifestyle and sense of community (Fremantle City Council 2006).

The key point is that the co-ops tend to be located in these prestigious and high status geographical environments. One of my informants in the community housing sector summed it up this way:

Co-operatives aren’t found in places that aren’t nice: places like Armadale, Ellen Brook, Balga and Mirabooka. They could bring great benefit to people in places like that. But the kinds of people who live in co-ops aren’t people who would live in those places. (K1)

The sea change movement is associated with particular values. It is especially associated with a desire to move away from cities, to have better access to beaches

⁷ In Perth, the golden triangle extends from Perth central in the east, City Beach in the north-west and Fremantle in the south-west (Adams 1999).

and natural habitat (Gurran et al. 2005). The desire to move away from cities is sometimes attributed to the high price of housing in metropolitan centres compared to regional locations: the desire for more affordable housing by unemployed people, single parents and the like (Gurran et al. 2005). However, this explanation does not fit easily with the sea change destinations because they appear to be no more affordable than the cities. In that case, it is lifestyle factors that predominate: not just access to natural environments but also to ‘alternative’ ways of living that (are seen to) involve closer relationships between people and increased leisure (Gurran et al. 2005).

The values associated with the sea change movement are associated with the phenomena commonly known as the ‘downshifting’, what Etzioni (1998, 1999), following Elgin (1981), refers to as the ‘voluntary simplicity movement’, which is widespread in Western Europe, the United States and Australia. Individuals associated with the voluntary simplicity movement may not necessarily migrate like those who move to a lifestyle location, but they represent more broadly a group of people who have “made a voluntary decision to change their lives in ways that reduce their incomes and spending” (Breakspear and Hamilton 2004: vii). Downshifting commonly involves reducing hours of work, changing to a lower paid job, changing careers or stopping work altogether. Reductions in spending include eating out at restaurants less often, giving up costly holidays, and “eschew[ing] the [more traditional] symbols of status” (Breakspear and Hamilton 2004: viii). According to Breakspear and Hamilton (2004), people downshift for four main reasons: balance, personal values, fulfilment and health. They are tired of juggling competing demands and want to spend more time with their children, for example.

They don't feel comfortable with the managerial pressure and profit-seeking values common in their workplaces. They are tired of ill health associated with accumulated stress.

Like the sea change movement, the voluntary simplicity movement is not a new phenomenon. Etzioni argues that the voluntary simplicity movement can be traced back to the 1960s counterculture movement that was grounded in a critique of consumer capitalism. The movement – then and now – emphasises quality of life, self expression, and participation.

The social and cultural movements outlined resonate with the social and cultural changes referred to in regard to the changing nature of class described in Chapter One. In particular, it is the shift towards consumer lifestyle capitalism that is associated with changing structures of employment, changing values and attitudes and especially, ideals of choice and self-expression. These links will be explored more fully in the chapters that follow. The important observation for now is that the geographical location is related to the social and cultural location. Lifestyle locations, the movements associated with them and the particular sets of consumption values that underpin them, provide the social and cultural context in which the co-ops are operating.

Methodology

Before moving on to examine how the social and cultural factors play out in the data, it is important to have an understanding of the key characteristics of the people involved in the study, both the general informants and the interviewees who provided the data set, and the means of data collection. In this section I will catalogue this information. I will then outline the research methods, and four methodological issues

that arose in the course of thinking about how to best make sense of the data in later chapters.

The participants

For the purposes of this study, I interviewed people who were currently living in housing co-ops as members, who had lived in co-ops in the past, or were current members waiting to be housed. These interviews provided the data for the case study analysis that follows. As recorded information about the co-op sector and individual co-ops is scant, especially demographic details, I relied on oral accounts provided by people working in the sector at an organisational level⁸ and by people living in co-ops (although in at least two cases there was an overlap between these categories). Within each co-op included in the study, there was usually one person who was the primary source of information about the history and key characteristics of that co-op and its members, and at least one other person to confirm that information and to add further details.

The case study was never intended to be large. The purpose it serves in the thesis is to ground the theoretical analysis in a practical situation. The interviews were used to supplement and enrich my understanding of the research question as well as to provide basic information about the co-ops.

The sample was not designed to be representative. I began the research looking for key informants and for people who would share their experiences with me. Securing research subjects turned out to be difficult, especially in the metropolitan co-ops, for

⁸ Industry personnel who provided background information included Mike Newbigin (CHCWA), Neville Blackburn (WA Ministry of Housing), Carol Croce (CHFA), Brett Wake (Community Housing Federation of Victoria), John McInerney (CEHL) and Ross Wiseman (Alliance of Co-operative Housing Organisations, Queensland).

reasons I will discuss later in the chapter. In the end it became important to talk to anyone who would talk to me.

Several key industry personnel assisted by providing a list of contacts at each of the co-ops: people who had volunteered to provide information about co-ops to anyone interested. As well, I made contact with some participants through my own social networks. Thereafter, a snowballing technique was used, with new participants being introduced by others. This was especially so for unhoused members and those who were past members. I had wanted to interview the latter as a further check for consistency but they also turned out to be a valuable source. In the thesis these participants are referred to by pseudonyms. Industry personnel, where cited, with their permission are referred to by name. In situations where their comments might be considered controversial I refer to them with pseudonyms ('K1', 'K2' for 'Key informant 1', 'Key Informant 2' and so on).

As the research progressed my focus narrowed. As a result of my early interest in the possibilities of co-ops – as grouped living environments that might facilitate the development and exchange and resources – I shied away from those co-ops that were spot-purchased (separate). As I became aware of the trend towards lifestyle locations and the implications of that, my attention was concentrated on those. I considered the three small co-ops in Belmont and Bunbury – as well as the Subiaco-Leederville co-op – as outliers because they either did not meet the affluence criteria (in the case of the first three) or the lifestyle criteria (these suburbs may have higher real estate values but are not generally recognised as a sea change or lifestyle location. Even though two interviews were conducted in these co-ops, they are not included in the sample used for analysis.

The analysis is based on interviews with 27 people who were living in, had lived in, or were on the waiting list for accommodation, in the co-operatives. Of these, a total of 13 were currently living in regional co-operatives (four in Broome, four in the Margaret River co-op and five in Denmark). A further eight people were living in four of the metropolitan co-operatives. Again, there are reasons that it was easier to secure subjects in the country co-ops which I will outline at the end of this chapter. This represented a total of 21 interviews with people who were living in co-operatives as members. I interviewed a further six people: three members who were waiting to be housed (unhoused members): two in Broome and one in the metropolitan area, and three who had lived in the co-ops but had since moved out. At the time there were 147 people living in the co-ops in the study of which I estimate 30 were children. So my sample of 27 interviews constitutes approximately 20% of all adults currently living in publicly funded housing co-ops in WA – plus an additional six interviews with past and unhoused members – though again, the participants were not selected as a representative sample.

The participants ranged in age from approximately 32 to 60 years at the time of the interview, with most being between the ages of 40 and 50, the average being 44 years. Participants who were or had been living in the co-operative had been doing so for between one month and 18 years, with the average being 7.9 years. Average age at entry for those who had lived or were living in the co-operatives was 36. The sample group comprised more women than men (18 female, 9 male) but this was largely due to the inclusion of Inanna's house – the women's co-operative – in the sample group. The gender balance of subjects from the mixed co-ops was more even (14 female, 9 male).

Of those I interviewed, nine (one third) had children under the age of 16 living with them at the time of the interview. A further two had children under the age of 16 living with them on a part-time basis. A further three had had children living with them previously but the children had since become independent. At the time of the interview, there were a total of nine children living with interviewees in a co-op on a full-time basis – with a further three living with participants who were past or unhoused members – and these ranged in age from seven to 16 years (average 9.5 years).

Seven of the participants (approximately one quarter) were partnered and cohabiting at the time of the interview. At least thirteen of the total (around half) were in paid work outside the home at the time of the interview (with nine in part-time and two in full-time employment). Six or more were involved in full or part time study at university. At least 12 of the total number (almost half) had completed a university degree. Of those, at least seven had completed a higher degree. Of those who had completed a university (or higher) degree, at least five (almost half) of those had achieved that level of education by the time they entered the co-operative. All but one of the participants was able bodied, all had English as their first language, and all were white and non-Aboriginal. Tables 3, 4 and 5 summarise the characteristics of the informants.

Table 3 - Current tenants

		Gender	Age (years)	Time in co-op (years)	Children (#, age)	Employment	Partnered	Education
1	F1	f	40	12 ¹	-	P/t work	N ³	Degree
2	M1	m	48	12 ¹	-	P/t work	N	?
3	F2	f	32	4	-	P/t work	?	PhD student ⁴
4	M2	m	48	12 ¹	-	P/t work	Y ³	?
5	M3	m	48	18 ¹	-	P/t Study	N	?
6	F3	f	46	11	1 (12)	F/t work	N	Hons degree
7	F4	f	43	4	2 (12, 15)	F/t work	Y	Hons degree
8	F5	f	55	5		P/t work	Y	?
9	F6	f	35	4	1 ² (8)	P/t work & study	Y	
10	F7	f	55	4		?	N	Masters ⁴
11	F8	f	48	11	1 (16)	?	N	?
12	M5	m	48	9	-	-	N	?
13	F9	f	45	4	1 (7)	P/t study	N	?
14	F10	f	35	2.5	0.5 (7)	-	Y	?
15	M6	m	35	2.5	0.5 (7)	P/t work	Y	?
16	M7	m	55	13 ¹	2 ² (15, 17)	?	N	?
17	F11	f	45	13 ¹	3 (8, 8, 15)	-	Y	?
18	F12	f	42	7		p/t work	N	?
19	F13	f	55	1mth	-	-	N	Masters ⁴
20	F14	f	45	6 ¹	1 (16)	?	N	Degree
21	F15	f	45	7	1 (14)	study	N	Masters student ⁴

Table 4 - Past tenants

		Gender	Age (years)	Time in co-op (years)	Children (#, age)	Employment	Partnered	Education
22	M4	m	48	13 ¹	-	F/t work ⁹	?	Masters
23	F16	f	50	11	-	Study	?	PhD student
24	F18	f	45		2(??)	?	Y	Degree ⁴

Table 5 - Unhoused members

		Gender	Age (years)	Time in co-op (years)	Children (#, age)	Employment	Partnered	Education
25	F17	f	35		1(8)	P/t work & study	N	
26	M8	m	40		-	F/t work	?	Degree
27	M9	m	40		-	?	?	?

Legend

- 1 Original member
- 2 In regard to children denotes shared care arrangement.
- 3 In regard to status denotes partnered but not cohabiting.
- 4 In regard to education denotes having achieved level prior to entry.
- ? Unknown

¹ This individual had only recently moved out of the co-op but had been in full-time employment throughout his stay in the co-op.

Methods

For the purposes of this research I chose qualitative methods over quantitative ones. The rationale for my choice lies in what it is I am seeking to achieve. As indicated in Chapter One, I came to the research process sensitive to the role of symbolic practices in the construction of inequality and my aim was to engage with questions of meaning and interpretation, of how people make sense of their experiences. Those realities can best be appreciated through the utilisation of tacit knowledge, data not quantifiable in the usual sense of the word. Meaning, and new possibilities for understanding, are best gathered through methods that are ‘open’ rather than those that preclude the possibilities for what might be exchanged (Cresswell 1994). In this in case, qualitative methods are not only appropriate but essential.

In particular, I chose semi-structured interviews; conversation was loosely structured around a set of questions which were intended to serve as a guide to prompt discussion, as well as allow conversation to focus on areas of the participants’ interest. In part, this approach was chosen for ethical reasons: the aim is to devolve, disrupt and minimise power in a relationship that is intrinsically hierarchical. Power is not equally shared between the researched and the researcher (Acker et al. 1983). The semi-structured format allows the participants a say in the agenda, and allows the questions and definitions I bring to the conversation – which frame the encounter – to be open to negotiation.

Undoubtedly, there is bias in this method, as information is filtered through the eyes of the researched as well as the researcher. Yet reconstruction always involves, despite any positivist claims to the contrary, processes of selection, exclusion and reinterpretation (Duelli Klein 1983). To some extent, the issue of fair representation

is accounted for by the process of taping interviews, verbatim transcripts and the liberal use of quotes to substantiate the analysis. Even so, my personal biases shaped the interpretation: I framed the questions to explore and probe the assumptions I had made as a result of my research to date, and ended with the usual process of summarising, categorising, and analysing. Together these biases form a framework that represents what Westcott (1979) refers to as the self-other dialectic: a conscious, intersubjective emergence of research data.

The interviews took place in 2004 and 2005 after receiving approval from the ethics committee at Murdoch University. Participants were asked questions about their personal circumstances, what was involved in organising and living in a co-op, their motivation for living in one and their experience of it (see Appendix for a more detailed list of the guiding questions). Background information was sought about their circumstances in regard to income, involvement in paid and unpaid work, education levels, and family circumstances (including relationships, dependents, family support), and housing history. (There were methodological issues associated with some of these questions – for example, employment – that I will go into shortly.) I asked the participants why they wanted to live in a co-operative, and what they saw as the benefits and limitations of doing so. For those who had lived or were currently living in a co-operative, I asked about their experience of living in the co-operative, including their experiences of the processes, and requirements, and under what circumstances they had left or might leave. As already mentioned, information about the general features of particular co-operatives was sought from at least one of the informants at each co-op and clarified with others. This included, for example, information in regard to the target group, number of residents, dwellings, and

bedrooms, the number and ages of children, gender, race, ethnicity and ability of residents, income status, and member or tenant turnover. The interviews lasted between one and two hours and were taped for later transcribing. Interviews were conducted in the participants' homes, which gave me an opportunity to visit the co-op and observe its layout. Before going on to discuss the themes in detail, it is important to consider certain methodological issues that arose in the research process which must be kept in mind when evaluating the results.

Methodological issues

The first issue is the difficulties in accessing information. There is little in the way of documented accounts of the co-ops or the co-op sector, especially in WA. This meant I was dependent on oral accounts from key individuals at the organisational level and within individual co-ops, for background information as well as research data. I interviewed six people in the public, community and co-op housing sectors in WA and other states. However, gaining access to information, held within the community and co-op housing sectors, is also difficult. The peak body for co-ops in WA, FOHCOL, is run by volunteer labour. Information about the community housing sector is not freely available because distribution is generally restricted to members of community housing organisations. Importantly, just as my research was impacted by the lack of recorded information, it seems they were too. One such example is a series of email exchanges with peak representative bodies throughout Australia, in which I sought to find out the year the first co-op in the country was established. Despite numerous exchanges with relevant people and their generosity of spirit notwithstanding, I did not get an answer and eventually gave up. I attribute this to the lack of historical and analytical research on co-ops in Australia also to the nature of

the NGO sector itself: pushed for time and money, they may simply have no way of keeping up or preserving records.

The key point here is that the dearth of documented information and consequent reliance on oral accounts has implications for accuracy. I have already highlighted the discrepancy between oral and written accounts that were available for the formation of the Broome co-op. Some of the details are missing and some of the information may be unreliable; the fact that there was conflict between the accounts of informants highlights this. Besides having to rely on these oral accounts, the shortfall of recorded information meant that I had to rely heavily on the scant literature that *is* available, even if it consists of texts I would not normally choose to foreground or rely on so heavily because of their non-academic character or their lack of rigor.

The problem of limited data was exacerbated by a second issue: the relatively high rate of refusal to participate in the interview process. Not all informants contacted were willing to take part. This was especially so in the metropolitan co-ops. In the regional co-ops, I was invited into the co-op and introduced to people who welcomed the opportunity to talk, whereas in the metropolitan area it was more difficult to find people who would agree to be interviewed. This may have been due to the fact that the people in the regional areas regarded me as a visitor to the area and therefore deserving of hospitality whilst at the same time, those in the metropolitan areas were used to being interviewed and perhaps tired of it.

The problem of limited data was also made greater because many of those who were interviewed were obviously guarded in some of their responses. Key informants in the sector surmised that a sense of defensiveness might well be expected given the

contemporary policy environment. As noted in Chapter Two, prior to my interviews there had been some criticism of co-operatives in the public sphere in relation to questions of efficiency. In addition to this, ideas were circulating about the problem of ‘ongoing eligibility’: the question of whether a person should be able to stay in the co-op once their financial situation had improved. This made it hard to broach topics such as employment, income or who was living in the home. Where there was a sense that the interviewee did not want to pursue this line of discussion I retreated from the topic and tried to find other means. This was not always possible, however, and the resulting gap in the data is seen in the lack of precise demographic information, for example, the number of adults and children in each of the co-ops.

The third methodological issue relates to the use of pseudonyms. In case studies of this sort it is standard procedure to substitute real names but this posed a dilemma for me. In this case the pseudonym process was complicated by the common practice within the co-ops – and the lifestyle or countercultural movement they are associated with (as I alluded to in Chapter Two) – of adopting Indic or nature-based names in order to reflect commitment to the lifestyle or culture in questions (this was the case with 20% of my sample). Whilst philosophically obliged to acknowledge their adoption of such names, giving them a similar sort of pseudonym would not have protected their anonymity in a community of this size. For these reasons I opted for the ‘F1’, ‘M2’ (‘first female’, ‘second male’) format.

Finally, a word on ethics. Throughout the research process I struggled with a dilemma generated by my background. Coming from a background of feminist studies in regard to research methodology and ethics, I was mindful of concerns about the power relationship between the researched and researcher, and of the need

for the research to benefit the subjects it relies upon. However, it became clear early in the process that my participants would not necessarily benefit from my exploration of housing co-operatives. Judith Stacey (1998), following her interviews with evangelical Christians in the US (many of whose views she disagreed with) highlights a similar dilemma:

I felt closer to Judas than to Jesus, but I was deeply uncertain whether disloyalty to my feminist convictions or to my fundamentalist research informants was my graver treachery. Although . . . [we held] incompatible social visions . . . [they] had extended towards me their infectious warmth, trust and generosity. I felt gratitude, and shame. (Stacey 1998: 114)

As I reflected on my views and their social visions, I came to the conclusion that feminist arguments about the power imbalance within researcher/researched relationships had been made in an era when there was a paucity of accounts about the experience of subordinated groups. In the current era (as highlighted in the literature reviewed in Chapter One) we have a paucity of accounts about dominant, unmarked groups: groups which are not subordinate and which in fact have sufficient discursive power to shape popular conceptions of ‘ethical’ ways of being; groups which have the power to construct normative ways of being. Of course, this does not justify an approach that blames or caricatures, and that is not the account of these people I provide in this thesis: people who welcomed me into their homes (as Stacey was welcomed), and whom I liked. The lesson I would like to draw out here is that this thesis does not intend to apportion blame to individual participants who find themselves in favourable circumstances; rather, it aims to highlight a system which has policy makers viewing the world of disadvantage through an affluent middle class lens.

Conclusion

The aim of the chapter has been to provide a sense of the context in which these co-ops are located, along with a sense of how I gathered the data and what the methodological issues were. An important factor arising from this discussion is the social and cultural context: sea change destinations associated with the contemporary downshifting, voluntary simplicity or lifestyle movement, a social and cultural environment where lifestyle factors – that are associated with consumer capitalism and centre on values of choice and self-expression – are central. The context resonates with the ideas raised in the class literature about the social and cultural shift towards lifestyle consumer capitalism and the particular sets of values associated with that shift, and also with the values espoused by the private co-op (and intentional community) sector outlined in Chapter Two. It will be interesting to see how these factors play out in the context of the data and the chapters that follow. Even more interesting is the question of how they might play out in a situation – such as the one I outlined in Chapter two – where symbolic economy is deregulated, and the responsibility for producing meaning around the concept of need, is placed in the hands of the co-op members (housing consumers). The following chapter provides the background for that analysis.

CHAPTER FOUR

FINDINGS

The previous chapters provided the background to the investigation and the case study site. One of the more important observations arising from this discussion is the fact that the WA co-ops generally operate in the context of the voluntary simplicity movement, where individuals are inclined to reduce their incomes in favour of other values, and the more traditional or mainstream relationship between income and consumption is problematised. At this point of the thesis we will turn to the results of the investigation and my assertion that the co-ops were not meeting the complex needs of the poor as I had imagined but were instead housing a different class of individuals, who may have been on a low income but did not meet the model of need presumed by the publicly funded social housing sector.

The purpose of this chapter is to provide an overall sense of the data: the factors that led me to the realisation that there was a difference between the poverty I had imagined and the affluence that I saw, before going on to apply Bourdieu's theoretical framework as a way of understanding that difference. The chapter is laid out in terms of the two main themes that arose in the participants' accounts of what was involved in living in the co-op and why they wanted to live there. The first part of the chapter focuses on the activities involved in accessing the co-op and the factors – in particular, the resources – on which the access depended. Next I will provide an extensive overview of their motivations for wanting to access the housing, highlighting the values they were negotiating and teasing out the differences between these and the motivations traditionally associated with poverty and representations of

poverty. This discussion provides a sense of the complexity involved in accounting for their resources and motivations, and the need for a more sophisticated framework for understanding of this complexity.

I preface my discussion by pointing out that not all participants met the criteria of affluence that I am about to describe. The situations of a small number did resemble – at least in some aspects of their accounts – the descriptions of poverty that I referred to in the Introduction, and also Chapter Two. Their circumstances and resources were consistent with what we expect of poor people and their motivation in joining the co-op was to meet subsistence needs. As will be seen, these were a clear minority (only two readily fit the description, and one of these had left the co-op some years earlier); nevertheless, these turned out to be a valuable foil for the more common accounts that emerged in the interviews.

Resources – key characteristics of the participants

In Chapter Two I described the kinds of activities related to the development and ongoing management of co-op housing as highlighted within the literature on co-ops. In addition to this, the participants in this study also spoke of their experiences of co-operative membership, what activities were involved and what personal attributes or resources they considered to be relevant, beneficial or essential. In line with the literature, my interviewees' accounts highlighted the fact that there were fundamental differences between the development and ongoing management phases of co-ops, and these different phases required different contributions from the co-op members. For this reason I will discuss the resources and attributes valued by members in terms of the two phases.

The development phase

Almost half of the interviewees had been through the development phase of one co-op or another. They reported that the process involved activities such as attending meetings (between co-operative members, and with organisations and housing departments); writing submissions; lobbying organisations such as Homeswest; dealing with bureaucrats in the public and community housing sectors and other professionals such as architects; and attending conferences centred on the community housing sector. It also involved looking for land, keeping abreast of knowledge about things like local land values and land releases by the (then) Department of Land Administration (DOLA), and of relevant policy and policy trends.

Through the interview process it became clear that their ability to perform these activities and fulfil the requirements for developing the co-op depended on a range of factors. The first and most important of these needs was access to large amounts of free time. The development period was very time consuming with meetings alone taking place three or more times a week. A lack of time was understood to be a barrier to access in the development process. Some interviewees who had not been through the development process said they wouldn't have been able to because of other time commitments, often including the need to care for their children. F12, who had not been involved in the development processes, highlighted this when she said:

I think it would be easier if your children were younger, primary school age or before school, because of the time involved. When your kids get older you spend so much more of your time running around after them . . . just physically being a mother.

Besides having access to time on a regular basis, there was a sense that success depended on being able to continue to invest both time and labour over long periods.

The people I spoke to who had been through the development process had access to

other forms of housing during that time, for example: in shared houses with friends, in caravans on friends' bush blocks (land), with a boyfriend or mother; or on a friend's farm exchanging labour for rent. Although they considered this housing to be less than ideal, they found it to be acceptable. In this sense, their ability to finally access co-op housing depended on a comparative lack of housing need. Their access to alternative accommodation relieved them of urgency or, alternatively, distanced them from necessity.

This distance from necessity the participants described is reminiscent of the concerns expressed in the literature that I outlined in the previous chapters. My participants frequently reported that many other individuals they knew had 'dropped out' of the development process. They usually described the attrition of these other individuals in terms of their more urgent need for accommodation, although it was sometimes explained away in psychological terms. M7, for example, said that "living hand to mouth" for too long meant a person could not imagine – and therefore could not commit to – the long term process required.

Besides having access to time, the participants had a range of well-developed skills, including organisational, meeting and literacy skills. They were articulate and able to advocate for themselves, not only in writing but in person, with each other and in their dealings with officials and professionals in the wider housing and welfare industries. The ability to advocate for themselves was related to factors like 'confidence' and 'entitlement', concepts the interviewees frequently invoked. For example, the sense of self-confidence was essential, it was said, to one's ability to represent oneself in addressing a professional or speaking at a meeting. In the words of one participant (F1): you "can't be shy". Self-confidence was also related to a

sense of confidence in one's own capacity to 'make it happen' which in turn formed the basis of their persistence and commitment to the project. In short, these co-op residents had a sense of mastery over themselves. Indeed, many spoke of never worrying about what would happen in the future, whether they got into (or could stay in) the co-op or not. Instead, they felt confident that 'something would come up' and that they would always be ok. For example, F14 spoke of the way she felt secure in her ability – not only in regard to this project – but in regard to her “ability to manifest another good housing situation” for herself. She knew this because she had organised significant projects, including satisfactory and satisfying group housing situations, in the past. Her confidence in her abilities was linked to her willingness to invest her time and energy into the co-operative development process.

The explicit need for self-confidence was underscored by a sense of entitlement to the housing in question. This sense of entitlement – and the way it is bound up with both an attitude of confidence and an ability to access a discourse of rights – is evident in the words of F14:

We're bunch of feisty, stubborn women . . . We're a willful lot [with] a degree of radical insistence, coming out of an empowered victim, 'it's not fair' [approach] . . . Not just sitting back on our bums when someone said no. (F14)

Interestingly, F14 attributed her sense of entitlement to the women's rights movement that the members had been involved in and identified with at the time: the idea that women – and especially single mothers – had finally become aware of their rights and were consequently starting to feel a sense of power. The matter of entitlement is complex, as is its relationship to the participants' ability to have ongoing access to the housing, and I will be returning to this issue in the following chapter.

In the meantime it is important to note another factor or characteristic of the participants that was similarly central to their ability to become involved in the development process. I am referring to access to particular types of information: the ‘right kind of knowledge’. Included here are such things as hearing about a co-op in the first place. This information was generally only available through particular networks, which tended to centre on activist or community based groups, or on the social, ‘alternative’ or university circles that were associated with these activities. More significantly, they needed, and had access to, knowledge about major bureaucratic processes. For example, one participant pointed out that it was important to know “that bureaucrats lie” and that persistence is essential if an applicant was to succeed in getting their attention. The participants also had knowledge of relevant policies, and spoke in ways that suggested they were familiar with broader policy trends and policy procedures. The following three participants’ accounts indicate awareness of changes in funding preferences, and of the understanding that they had to conform to these if they were to succeed.

[Networking with the other co-operatives] meant we were all able to come from the same angle that they [the bureaucrats] were wanting, using the phrasing that they were wanting . . . like ‘single’ and ‘low income’ and dropping things like ‘artistic’ . . . Disability is the buzzword at the moment . . . You argue along the lines that they are interested in. At the time, ‘singles’ was effective, because there was a real lack of singles accommodation at the time in Homeswest stock. (F2)

How you describe it has an effect on the success of the submission. You have to guess as to which are the best words to use. It may be in your best interests to use ‘single’. Or it may be best not to mention that you’ve got single parents. So you set your own parameters. If we said ‘single low income’ and we stick to that for every one of the houses and don’t change, then maybe the parameters of the government change and we get stuck [For the next submission] . . . finding out what the next ‘flavour’ is going to be would be handy . . . you have to know the system. (M8)

That was one thing we had on our side in the year we put in our application: it was the year of the homeless and there was no Homeswest singles accommodation [in the town]. (M2)

As well as offering a clear indication of the importance of this epistemic capacity, these informants also illuminate the range and forms this knowledge has to take: of policy as it is written; of discourses and key concepts and the way they operate in the public sphere and of the way those knowledges are combined.

Up until now I have framed the discussion in terms of characteristics of the participants and factors upon which access depended. A key point that has to be made is that the participants' ability to fulfil the requirements depended on their ability to perform certain functions and, in turn, the availability of certain characteristics or factors that allowed them to do so. The link between these characteristics and the need to fulfil certain requirements (to secure funding, attend meetings and so on) means that the characteristics of the individuals were not neutral or irrelevant: they effectively constitute resources that the participants were able to draw on.

The language of 'resources' is useful because it highlights the fact that these may be *used* in the satisfaction of desires. The term is being applied here in the generic sense,¹ as an available supply that may be drawn on when required. From this perspective, the participants are seen as having access to resources that enable them to access the co-op (in the development phase). Their resources include time; distance from necessity afforded by access to other forms of housing; a range of well-developed skills (including literacy and organisational skills); a sense of self-confidence and entitlement, and access to particular kinds of knowledge.

¹ I acknowledge that using the term 'resource' may create some confusion in relation to the Bourdieusian theory outlined in Chapter One (the problem of distinguishing between capitals, assets and resources) – but its generic meaning is very useful in this context.

Living in the co-operative

Once established, co-ops required additional skills of the members. Participants who had joined established co-ops reported that they had to carry out activities such as managing finances (budgeting, balancing and auditing books) and secretarial work. They were also involved in researching and writing up procedure and policy and procedures, organising and undertaking housing maintenance (including getting quotes and liaising with maintenance workers) as well as more mundane maintenance tasks such as putting all the bins out. As in the development phase, they still had to deal with bureaucrats (including public housing officials), organise, facilitate and attend meetings, and participate in decision making processes.

Like their counterparts who had been involved in a development process from the beginning, these participants also highlighted the importance of resources such as time, although there was some debate over just how much time was involved or was necessary. Some found it harder than others to find the time to contribute their share; this of course, was dependent on other responsibilities (such as childcare or work or study commitments). In the words of one participant:

It might not work for people who are really busy, can't put in time, who have got other things going on in their lives, or don't have the time or inclination, for people who can't work in organisations. People need to be able to go to meetings, have consistent input, want to find solutions, and stick round while solutions are hard to find. There is a fair amount of work involved in running the co-op – at least when it's working badly. When it's working well it's around 5 hours a month. (M3)

Besides the need for time, these participants also saw themselves requiring well-developed skills. Like their counterparts who had been involved in the initial development process, these participants referred to literacy skills, including computer literacy, and practical and organisational skills. They described having accounting and secretarial skills as well as being adept in regard to housing maintenance. They

also had access to resources that enabled them to relate to (‘deal with’) bureaucrats. As before, the ability to advocate for themselves, related to the levels of confidence and a sense of entitlement, was particularly necessary in protecting the co-op in its ongoing dealings with the state housing ministries and administrators. M2, for example, said that he was extremely confident in his ability to defend their access to the co-op in federal parliament if he had to. Some members also included interpersonal skills such as non-violence training, consensus decision making and conflict resolution among their skill set. These skills also speak to a sense of confidence and a sense of entitlement, even in relation to others in the co-op.

Some people were willing to concede that not all members needed to have all skills. Nevertheless, M4 was of the belief that a fairly high level of skill was necessary at least for some of the members. In his mind, a successful co-op necessitated: “some very committed individuals with quite a lot of educational background . . . a committed core group of people”. Similarly, M2 said:

You’ve got to have somebody who’s fairly organised to make sure that the cheques get written . . . if you’ve got all the people on the dole its unlikely you’ll have anyone amongst that group who’s got the administrative skills to help steer the group through the administrative hurdles. (M2)

He went on to say that he used the availability of these skills as a basis for member selection.

Resources and access to the co-ops

Acknowledging that most of the participants had access to certain resources – especially skills, knowledge and confidence – raises the question of whether access to these resources existed prior to people getting involved, or whether access to these resources arose as a consequence of the process they went through. This is an

important question because of the implication, both in the literature on co-ops and in the participants' accounts, that co-op members develop or accumulate skills (and thereby resources) through the process of being in the co-op. This implicit assertion notwithstanding, most participants reported that they already had these vital skills. When asked, one quarter of the participants reported that they acquired certain necessary skills through their involvement in the co-op. For the remaining three quarters, however, these resources were already available, already possessed.

As noted in the methodology section of the previous chapter, many of the co-operative members had relatively high educational qualifications, although only one participant made an explicit link between their level of education and the critical capacities that they had needed to draw upon in the co-op. Other participants did, however, draw links between their resources and other experiences they had had prior to becoming involved in their co-op. F16, for example, said she already had skills in dealing with government officials through her previous involvement with a variety of activist groups. F11 said she had skills in submission writing and an understanding of policy and process from her background in the field of community development. F11 also reported that she had, what she saw as, necessary organisational skills and self-confidence before joining the co-op, both of which she attributed to her family background: "I'd had a background in that, powerful 'out there' family. My parents were very out there, so I saw that was a way of getting things done, if you approached the right people with the right questions". Similarly, M7 said that he had acquired skills, from prior work experiences, that were particularly beneficial in the co-op development process. In his words:

I've got heaps of skills . . . I've run workshops, big workshops for [major] industries. We had a [large] family business . . . We traveled all across Australia and the family

became very wealthy. Then I worked overseas . . . for a few years. I was second in charge of a big . . . project which was government funded . . . And I worked with [a government] department for four years . . . I've got a lot of business experience, a lot of experience with bureaucrats and I've got a very good mind for organising and I've done a lot of private things . . . some promotional stuff. I've researched promoting towns, organisations, raising hundreds of thousands of dollars to get an organisation through sponsorship, mixed with . . . [large corporations] and all that sort of thing . . . I had a lot of sales skills as well . . . What I found was when I stepped to the other side, to lower income housing and that whole group, I could interact with all those people that I used to do business with, the councils, the businesses, the whatever, the bureaucrats . . . I know the language. I can read their body language . . . I know what they're up to cause I've done it; I've been there you see. I've got that experience [so] . . . I could really tackle that sort of stuff and also I had credibility because I could talk the language. (M7)

F9, who had attended university but did not see herself as especially skilled or confident, attributed the resources of confidence and leadership that she saw in others to their social class background. Speaking of another co-op member, F9 said:

She's powerful, she comes from the ruling class, she's got the conditioning and confidence to pull it off, and the circumstances . . . These people come from money . . . [It's like] Maslow's theory of hierarchy: you've got to have food in your belly, security, a roof over your head and clothing and transport. Then you can go onto the next level; you've got to be satisfied before you can actually be effective in the world . . . They've created an environment where their needs are met so they can go out in the world and do the amazing things that they do . . . they're coming at it from a position of gifts from life, security and assets. (F9)

These were the 'very committed individuals with a lot of educational background' that M4 had thought were necessary to run the co-op successfully. F9 concurred. In regard to the few 'powerful' individuals she had referred to, she said:

They want to make a difference in the world so they're getting right down in there with us poverty stricken types and making the changes. That's what it takes: it takes leaders to come in . . . We who come from working class immigrant families or working class Aussies, we're not molded and conditioned to be shakers and movers. We're downtrodden: 'I'm not good enough, I can't do it'. These people need models; we need models like them to show us we can be like that . . . show you how to do it. (F9)

Member selection

Despite the suggestion that only some co-op members might require high levels of particular resources, the assumption that these were related to access is supported by

the participants' accounts of the membership selection processes. As well, although there was some suggestion that people were selected if they could demonstrate a willingness and ability to learn, the usual practice, as it turned out, was to select individuals who already had these attributes.

I have already explained membership selection processes in my account of the early days of the FFHC. The accounts of these participants are largely consistent with the account outlined (on page 85), with emphasis on housing need, commitment to co-op principles and income.² The tenants had control over selection processes, apart from where it was necessary to ensure that any potential member met initial Homeswest eligibility criteria (low income). The selection process varied in terms of the number and style of meetings involved, but the selection criteria were basically the same. Effectively, new members were chosen according to the two main criteria. On the one hand was suitability: whether the applicant matched the co-op requirements. On the other hand was housing need: not in terms of the person's requirements – the need for accommodation with a number of bedrooms, for example – but their need *for* housing, that is, the desperation of their circumstances. Nonetheless, as suggested by my analysis of the FFHC example, the accounts confirm that – all other things being equal, with low income and therefore the need for housing treated as givens (rather than investigated further in terms of earnings potential, for example), the selection process ended up focussing on what the prospective member could contribute, rather than what they might gain from the co-op. Importantly, therefore, the interviewees' accounts of the membership selection processes also reveal those resources that the existing co-op members most value.

² The criterion of 'links to the local area' in the stated selection criteria was not mentioned at all by my participants.

A person's ability to contribute was generally assessed on the basis of their history of employment or of contributing in the past to the co-operative or to similar organisations. For example, M2 said that employment status was a key selection criterion he looked for in prospective members. For him, being employed was what mattered most because it was proof of ability. F2 said she was admitted on the basis of what she had contributed to the co-operative in the past (which included attending meetings with members from other co-ops).

The right attitude was seen as most important. The participants looked for an ability to work in groups, for values such as a commitment to the principles of 'community', personal maturity, and a social or outgoing nature. As F3 explained, "hermit types make it hard for the [other] co-op [members], who have to carry the workload". They also looked for particular resources that the co-operative might have felt they needed – such as physical ability (which meant they might choose young people) or time (which meant they might look for older, retired people).

Not only was the possession of appropriate skills and attitudes an essential factor in the selection process, but by and large the existing members actively avoided people who exhibited what they considered to be high levels of need relative to the skills they could contribute. High housing need – a greater need for housing – was seen to be commensurate with a low level of commitment to community living, and the latter was of higher value than a need for basic shelter. The assumption seemed to be that if a primary or exclusive desire for cheap housing prompted an application to join the co-op then that person was unlikely to participate in the community, and weren't principally interested in community. More generally, a person might be considered to be too 'emotionally' or 'socially' needy. F4 explained that their co-operative wasn't

‘built for people with disabilities, emotional or otherwise’. Rather, there was a general expectation that individuals would have access to a level of personal resources that meant they could not only care for themselves but they could equally contribute to the co-op. M3 explained it this way:

We don’t provide external support outside Co-ops don’t see themselves as housing of last resort. Rather, [they see themselves as] . . . housing that’s good for some people but not for all . . . You can have high needs where your other than housing needs are met by an outside agency – as long as the co-op doesn’t need to provide that support . . . Some high needs groups need intensive support to maintain a tenancy, for some, their need is met once they are housed. For example, sole parents, once stable housing is provided, a lot of the chaos of their lives disappears. Sometimes stable housing solves a lot, and something only a tiny part of the problem. That’s one of the issues with co-ops – the co-op is really only going to solve your housing problem. (M3)

This is not to say that people with ‘needs’ were automatically rejected. In one case a person who was sick with cancer was selected on the basis of needing the support and companionship a community could offer, but this was an exceptional circumstance rather than a common trend.

In sum, the common pattern was that what the participants looked for in prospective tenants was what they themselves were characterised by: relatively high levels of a wide range of resources, some of which were more difficult to account for than others and some of which were obviously cultural in nature. In particular, they had low levels of housing need and high levels of skills – neither of which are normally associated with poverty – as well as time, a sense of self-confidence and entitlement, and information or knowledge about how to access the co-op housing. In that case, what was their motivation for wanting to live in the co-operative?

Motivations

Before I outline the range of the participants’ motivations for wanting to live in the co-operative, I want to reiterate a point made previously. The representation of their

accounts that I am providing is framed by the assumptions I bring to the analysis about poverty, affluence and need. I approached the interviews with a sense that the participants would be seeking particular things. I thought that their motives would more or less parallel the motivation for living in public housing more generally (affordability and security) and that they would be attracted to the advantages of the cooperative housing model that I had been reading about (empowerment due to tenant involvement in management, social networks, shorter wait times through the absence of the wait-turn method). My expectations were shaped by the themes that featured significantly in the published accounts of public and co-op housing. ‘Affordable housing’, for example, is a key concept in housing policy and features heavily in discourse in the field. There are ongoing debates, for example, in regard to where the commonly accepted guidelines or thresholds should be (for example, whether housing costs should be less than 25% or 30% of household income, and whether these figures should include utility costs).³ In addition to these reasons to apply for co-op housing, the interviews with participants added two more and provided a more nuanced understanding of the rest. The combined set forms the basis of categories I have used to structure the following discussion of motives: affordability, security, community, empowerment, wait times and housing quality, and ethico-political issues.

Not all of the motivations fell neatly into these categories and the discussion that follows will reveal the overlap between them. Importantly, not all the participants fit tidily with the type of person we imagine might have these motives for living in public housing: some did resemble the poverty motivations I had in mind in some ways but, as was the case in relation to the question of resources, most did not.

³ See for example NSW Department of Housing Centre for Affordable Housing (2006).

Affordability

Affordability was one of the most frequently cited reasons for wanting to live in the co-op, with 19 of the participants saying this was their primary motivation. However, the importance ascribed to it varied between participants, as did the meaning they gave to the notion of ‘affordability’. Closer examination of the data reveals that a particular view prevailed.

Two participants – F4 and F12 – said that affordability was the most important reason to them and was also the only reason they were in the co-op. These participants said that they would equally consider other forms of affordable housing (for example, public housing) if it was available. These two held the minority view, however. Of the rest, ten participants said that affordability was just one reason amongst the others. The remaining ten explained that they didn’t *need* affordable housing at all. Of these, six said they already had access to low cost housing, either in the public housing sector or the private housing market. Some said they had been or, in the case of prospective tenants, were living in Homeswest housing when they became interested in the co-op. Others said they had access to secure, long-term rental accommodation in houses owned by friends or family. One said she had access to secure rental accommodation in an arrangement where the accommodation was exchanged for labour. Another said she had access to a spare house in her mother’s yard. Yet another said she had been living in a house owned by her sibling and could have stayed there as long as she liked.

The four remaining participants who did not consider affordability as a motivation explained that they had not had problems paying for accommodation in the private market in the past. This was sometimes because rents in the area had been cheap (this

was more likely in areas such as Denmark where major increases in real estate values are more recent than the other areas). More often it was because they were not on a low income (as noted, at least 13 were working at the time of the interview). These individuals named other benefits - most commonly security and community – that I will discuss shortly.

An investigation of what they meant by ‘affordability’ reveals that it held a range of meanings. At one level, affordability related to their ability to meet subsistence needs. This was the view held by F4, a sole parent of two children, and one of the two for whom affordability was the only reason for being in the co-op. When F4 spoke of affordability, she did so in relation to her ability to feed herself and her children, describing in depth previous scenarios in the private rental market where they had gone without meals in order to pay the high cost of rent. F12, the other participant who said affordability was her only reason for wanting to live in the co-op, did not relate affordability to the idea of poverty (as will be seen, affordability related to a range of motivations besides subsistence need). Two participants besides F4 spoke of affordability in relation to poverty: F6 spoke of “not having to live poor” and F5 said she had imagined herself “ending up a bag lady”. Although the language in these latter two accounts conjure images of subsistence needs (the image of homelessness or ‘sleeping rough’ in F5’s account), what they mean by poverty, or the choices they would otherwise face, is not straightforward. Actually, only F4’s account of poverty relates to material subsistence need. Although these other two are using the rhetoric of poverty, they are motivated by other values. This is revealed more clearly by examining the accounts of the rest of the participants in more depth.

For the remaining majority who did not relate affordability to poverty, ‘affordable housing’ meant the likelihood of not being able to afford to live in the area in which the co-op was located. As explained in Chapter Three, the co-ops were found in expensive areas. This meant the cost of housing was typically very high. Moreover, the problem of housing cost was exacerbated by the employment scenario in the regional areas, according to two of the participants. M7 explained that even if he had wanted to (which he didn’t), he would not have been able to earn an income high enough to meet the housing costs in this regional location. This was not, he said, a result of a lack of ability or qualifications on his part, but due to the nature of the town in which he was living. In order to realise his income potential he would have had to move to a city or another country. F13 said a similar thing: that a town of the size she lived in could only support a number of people with her qualifications, and that number had already been reached.

Remaining in the area was so important to some of the participants that they had either traded off other values against it in the past, and/or were doing so now or they would be prepared to should such a choice have to be made. F3 said she would rather live in a larger house and knew that she would get one if she moved to a cheaper, suburban location, but that she was “sacrificing that [value] for position”. Two thirds of the participants said they would opt for a lower standard of accommodation rather than leave the area and in areas where it was possible, the majority of these participants had chosen to live in warehouse, shed or caravan accommodation in the past rather than live in another locale. M8, for example, was living in a factory warehouse whilst waiting for co-op accommodation at the time of the interview. M1 and M2 had both lived in sheds and caravans on friends’ bush blocks and in caravan

parks for long periods. F1, F2, M1, F7, M7 and F12 all spoke of living in shared houses or staying with friends or family members so as to stay in the area.

The fact that they might make these tradeoffs did not mean they were happy with the compromises they made, and this was highlighted in the way they described their dissatisfaction. F2, for example, described living at her boyfriend's and at her mother's houses as temporary accommodation and felt she was missing out on a sense of home and belonging because of that. M7 described sharing a house as inappropriate for a man in his situation (single, non custodial father) because it meant he couldn't bring his children, friends or lovers home. The sense of home and belonging, and the ability to have children, friends and lovers stay, were the values exchanged for the ability to live in the area.

That they were prepared to make sacrifices that they considered important raises the question of why they wanted to live in the area: what was so important about the location that meant they were prepared to make these forfeitures? Notably, their accounts were neither explicit nor specific in this regard. Four of the participants, when asked, said they liked living by the sea or in the bush / country or in an inner city environment as opposed to 'the city' (if they were in the country) or 'the suburbs' (if they were in the city). Two others cited the desire for a greater sense of 'community' which they believed the area to have, and another (F3) spoke of the greater abundance of cultural activities or festivals in the area. In general in these accounts, however, the tendency was not to elaborate on their choice of location.

Besides allowing them to live in an expensive area in a form of accommodation they considered suitable, their sense of affordability was also related to how much money they would have left over after paying the rent (after-housing funds). Thus they

related the idea of affordability to what they could buy, as F4 had, but where F4 had spoken of after-housing funds in terms of the ability to feed herself and her children, these others spoke of discretionary income in terms of being able to do other things with the money. This is despite being in a marginal financial situation. F13, for example, who had been renting privately until recently, had been paying more in housing costs than the amount she received in income, making up the difference with financial support from her family (gifts, loans or inheritances). Having moved into the co-op, she now had some of her welfare payment left over. F6 said a similar thing: that living in the co-op meant having “a bit of spending money each week”. Unlike F4, these two participants did not say what they spent the money on. Others did, however, and they described the activities of other co-op members as well. Three participants spoke of holidays, including overseas holidays that they and/or other members of the co-op had been able to afford. F3 spoke of being able to go out for coffee or share a bottle of wine with friends, and being able to buy “decent clothes” to go out in.

The difference between these consumption goods and subsistence items (such as those described by F4) is clear, but it was typically not mentioned by my participants. F3 was the only one who did note the distinction and she said that while her desires – for coffee, wine and clothing – did not match generally accepted notions of poverty, they should still be considered in terms of poverty. She explained what she meant using the concept of ‘relative poverty’. The basic idea is that living in the relatively affluent area and mixing with people who could afford to live there meant the community standards were fairly high. Wearing new and fashionable clothing, taking a bottle of wine when having dinner with friends, and going out to a

coffee shop, were activities typical of that kind of community and being unable to participate in those activities meant a person was relatively poor. As F3 explained it, the situation of a person who could not afford these things in an affluent society (area) was effectively worse off than a poor person in Africa who had access to the same resources as others in their community, even if these were minimal. I have provided this expanded version of F3's account to demonstrate the kind of discourses (and level of education) that the participants used.

Returning to their motivations and interpretations of affordability, a final significant feature was the relationship of housing cost to employment practices. This link was clear in all of the accounts and in most of them the point was made explicitly. At least three quarters of the participants living in the co-ops at the time of the interview clearly stated that the low cost of housing meant they could work less – fewer hours per week or none at all – and/or that living in the co-op meant they were able to limit their employment to their preferred type of work. The point being made was that although there was work available, often including work in their chosen field, they could work part time rather than full time, or they could retire sooner than would otherwise be the case.

A number of examples stand out. F12 said that although she was liked her work and there was always more hours available, she preferred to work part-time and had no need for a higher income. She described herself as “not aspiring”, which meant she did not seek anything more than what she had in terms of income, material goods or career prospects. M6 reported that the cost of the housing meant he could work part-time rather than full-time so that he could share parenting of their child with his partner, who wasn't working herself. Similarly F3 and F9 said the cheap housing

meant they could be ‘stay at home’ mothers. M2, whose work involved short term projects, said that the low rent meant he could “pick and choose” between these. What was important for M2 was the freedom of choice and leisure afforded by the low rent compared to high housing costs. He said “I don’t want to spend my whole life working” and that buying a house “would have meant I’d have to keep on working hard for another ten years”.

The desire for a more leisured lifestyle was commonly expressed as the reason for minimal employment. Another reason was being able to spend time with others: the quality of their personal relationships. This was partly seen in the accounts of the stay-at-home mothers, but particularly so in the account of M6, who said:

Some people think its more important to go to work five or six days a week . . . most men for instance are providing for their family because they are paying off a mortgage and providing their family with a house or whatever, but for me I find that it’s more important, and I feel happier, the more I’m at home with [my partner] and [our child] because that’s providing us with the security of having a close knit family, working on our relationships. So I’m happier earning less and spending more time at home. (M6)

Being able to study was another reason they gave. Of all the participants, at least nine had studied during their time in the co-op and six of these were still studying or considering taking on more studies. Only one of these (F4) said she was studying in order to improve her financial situation with a view to becoming financially independent and eventually leave the housing.

It was very noticeable that F4 was the *only* participant to express the view that co-op members should *use* the opportunity provided by the low cost housing to improve their financial situation rather than the more general view that the cheap housing represented an opportunity to live a more leisure lifestyle instead. F4 was the only one who criticised the latter view. For the rest, however, these other options provided

by the low cost housing were seen in a positive light. So, for example, F 16, in explaining that the co-ops provide people with the choice to be on a low income and work only two to three days a week, comments “It’s great that our society can provide alternatives like that!”

Together, the accounts of ‘affordability’ that emerged in the interviews highlight the fact that the vast majority of participants were negotiating a set of values not normally associated with poverty. Despite the expressed aims of publicly funded housing, the co-op members were interested in cheap housing because it meant they could live in a desirable but expensive location, maintain their desired lifestyle, and make choices about whether, what and how much paid work they would do. These factors were obscured, however, by the language of ‘affordability’ which did not discriminate between subsistence and other values. As will be seen, similar themes emerged in regard to the other categories.

Housing security

Housing security turned out to be another major motivation for most of the participants but there were a range in views as to what the term actually meant. In my mind, housing security related to the idea of material security: not having to move until such a time that a person was in a financial position to be able to do so. Two of the participants shared this view. F4 explained that she would leave the co-op as soon as she was in a financial position to do so and that she had always seen the co-operative as a stepping-stone: an opportunity to get an education and a job. Similarly, F11 said that she saw the co-operative as a stepping stone to home ownership and had recently, after a decade of living in the co-op, purchased a property that she and her family intended to move to once they felt in a financial position to do so.

Although F11 did not expand on this idea of housing security as a ‘stepping stone’, F4 did, explaining that the co-op represented “a safe, secure, financially affordable place to do that in; a safe haven to come to while I was financially bereft”. For F4, housing security meant that she wouldn’t have to keep on moving between private rentals, having to leave at the landlord’s pleasure, which wasn’t just unsettling but costly and time consuming.

At least seven other participants - three of them sole parents – referred to the problem of having to move house on a regular basis. For example, F3 said she had lived in 17 houses over a period of 18 years, and F15, who said she had moved ten or eleven times in as many years, had got to the point of only unpacking ‘the basics’. In their words,

Without security of tenure you’re at the mercy of the landlord. It’s unsettling; you don’t feel in control of where you’re living. You live with the nervousness that you might be asked to move out. (F3)

It’s a huge relief to know you won’t have to move again. (F6)

Security of tenure was linked to a sense of that they could make plans for the future and ‘get ahead’. For F3 and F6, these plans included study, seen as impossible in a situation where they were constantly on the move. M3 talked about making long term career plans, and M1 said he had been able to establish a business from home because he knew he could stay in the house. Security of tenure was thus linked to a sense of empowerment they felt; a sense of control over their over their lives.

Nevertheless, despite the sense of empowerment they reported, the idea that the housing was a stepping stone was largely absent from the accounts. Rather, the general sense was that the members could stay in the house as long as they wanted to, regardless of their circumstances, even if their income or assets increased. Two

participants did say that as a result of recent changes in public housing policy (i.e. this was the issue of ongoing eligibility that I will discuss in more detail in the following chapter) they now did not feel as secure as they had previously. It was well established in the interviews that, whilst the majority of participants - around 75% - were living on a relatively low income, some others living in the co-ops (some of my participants included) did not meet the eligibility criteria for entry into the co-ops. As indicated, two of the participants in my study who were currently living in co-ops (and an additional member who had lived in a co-op until recently) were working full-time, and a further eight were working part-time. Of the part-time workers, four said they would not presently qualify according the low income criteria, and the rest were unsure if they would. Furthermore, it was revealed that some people living in co-ops (not necessarily those I interviewed) had more cash than was allowed by the public housing ministry guidelines, or owned property.

The typical situation was that a person had met income eligibility criteria at entry but over time had commenced paid employment, their children had left home or they had come into money through inheritance.

[The co-ops] don't have a policy that when their situation changes they have to leave. High-income earners either leave or go onto market rent. We offer security of tenure. As long as the rent is paid they can be there for life or for as long as they want . . . There's no sense that if your kids grow and move out that you have to leave your house, but if a smaller house becomes available then you're entitled to it. (M3)

Technically, under-occupation – the situation where there is one person living in a house designed for more – could lead to intervention by the housing ministry. However, two participants reported that this problem had been negotiated by a number of members in each of their co-ops; these members had sub-let the bedrooms and in this way had been able to maintain their housing security. It also meant that

the houses were now being shared by a number of adults, only one of whom (the member) had had to meet the eligibility criteria on entry.

The participants provided in depth descriptions of the kind of things that might make them choose to leave the co-op: moving to the country, for example, or for a travelling lifestyle. F7 said she would only leave if she had “a lot of money”; more than what was required for occasional interstate and overseas travel. Even though the question of where to draw the line in regard to income and assets became a site of some contention between members (because of threatened policy changes), the issue of a change in their circumstance – especially in relation to eligibility criteria – was not uppermost in their minds.

The overwhelming majority took the position that they should be able to stay regardless of changed circumstances, and, as a consequence, they felt free to change their circumstances without fear of eviction. The overwhelming majority of the participants took this view. F2 expressed it this way:

I’ve never felt so secure in my life . . . It’s my home for life . . . I don’t lay awake at night worrying about it, not at all. (F2)

The phrase ‘housing for life’ was commonly used. Whilst some participants spoke of staying for five or six years, at least three of the members said they intended to stay until they died or needed aged care accommodation, and that they suspected that would be the case with other members.

The fact that they did not see the housing as a stepping stone at all – but saw housing security as housing for life or for as long as they wanted it – was underscored by the accounts of at least four participants (M2, F2, F6 and F7) who spoke at length about security in terms of their freedom to invest their time and money in decorating or

upgrading the housing as they saw fit. They talked about landscaping, tiling, and adding extensions. F6 said she had built an extra room on the co-op house at her own expense, and F2 said that she would if she wanted the extra space. The freedom these participants felt to modify their houses was contrasted to the absence of freedom that tenants in the private sector sometimes feel. As F4 and F7 pointed out, a private landlord might choose to sell the house or put up the rent after a tenant had ‘added value’ through basic decoration of the house and garden. So, the security of tenure these participants held translated into the private ownership values that they felt.

Community

A sense of community was expressed by at least two thirds (sixteen) of all participants, as a value they aspired to, and a main motivation for wanting to live in a co-op. Of these, at least half said it was the primary or only motivation. However, what they meant by this was not immediately clear to me. As noted in the introduction, I came to the research project with particular assumptions about the value of co-ops for meeting complex need, and a sense that a shared physical location or proximity might foster and facilitate relations of practical support between needy members. I had assumed that physical proximity, combined with organisational processes that fostered relationships of trust would generate a circumstance (community) where people could exchange services or draw on each other for mutual support. Despite my expectation, I found that only three or four of the participants reported a similar understanding. These participants said they had an expectation of community and were of the view that the co-ops should provide a system for social support and mutual help, at the very least so that parents could go out for coffee with friends without their children. All of these said they had been

disappointed however, and that in general, a different view of ‘community’ dominated the relationships in the co-ops.

As it turned out, there was a range of other views within the broader perspective of community. These can be understood as a continuum ranging from least to greatest exchange: collegiality; a neighbourly relationship; friendship relationships and communal living; an extended family situation, and (as I had anticipated) a social support network where people can be called upon for either emotional or practical support. I will describe these in detail here to provide a sense of what each of them entailed and of the view that dominated. As will become evident, the accounts are flavoured with degrees of (dis)satisfaction, but nevertheless they help provide an understanding of the participants’ expectations and motivations.

A collegial relationship, described by three participants, was effectively a business relationship: they knew each other through the process of sharing responsibility for the management of the housing. The co-operative represented a source of practical support, an exchange of skills, but only in regard to the housing issues: for example, maintenance and garden working bees. The sense of community or neighbourly feeling flowed from the co-op model of management – that is, people had to work together (so they got to know and trust each other), that they had control over the selection process (so they could choose who their neighbours were) – and from the fact that people tended to stay in the co-op for a long time.

A neighbourly relationship meant knowing your neighbours to the extent that a person felt able to trade small favours. Three participants spoke of feeling able to knock on the other person’s door for ‘a cup of sugar’. Another two spoke of caring for their neighbours’ pets when they are away.

The friendship relationship meant having friends as neighbours: the members either became friends with people who moved in to the co-op, or had people they were already friends with move into the co-op. This relationship created opportunities for socialising and companionship. It also involved a sense of being in a group of likeminded people: a sense of shared values and interests and a sense of control over who your neighbours were. F13 expressed it this way:

You go through a vetting process to join the co-op. [The members] are reasonably like minded similarly behaved . . . You *can* have people that play loud rock music, occasionally, but it's within limits. I mean the loud rock music happens during the day and it's not all that loud: it's not reverberating across the valley so that your bones vibrate, you know. Whereas you go into a state housing complex and you've got no control over the neighbours. And there've been some pretty awful horror stories.

Others were even more specific. F7 spoke of wanting to live in a community of artists. F11 spoke of a similar desire: to live with a large group of friends who were artists and musicians, as she had done prior to moving into the co-op (and in fact this group became the initial group that formed to develop the co-op F11 was currently living in). F6 said she would have liked shared spiritual practice, group meditation, yoga and so on.

A 'communal living' approach involved a sense of companionship and belonging, shared activities and identity. In this view, social gatherings were important. The idea was that people shared meals, and would move comfortably between each others homes for informal exchanges. Common spaces were important, such as communal gardens. Those who held this view and had children thought that this form of community was especially important for their children. F9, F10, F15 and F16 all spoke of the importance of the co-op for their children's social and play opportunities. Another three mothers also spoke of friendships between their children and other adults in their communities.

An ‘extended family’ approach tended to include the shared activities and companionship, but focussed even more strongly on the sense of connection and identity, and in the words of F8, “a commitment to work through things together”. F9 described it in terms of feelings of connection and social exchange. M5 described it in terms of intimacy: being “totally open with each other”. F14 expressed the feeling in terms of “being recognised for who you are . . . about the housing being able to manifest this sense of community and belonging and inclusion”.

This sense of community was often expressed in terms of alternatives to the nuclear family form, for example:

different to the mainstream nuclear family suburban lifestyle (F8),

a healthy way to live [compared to] the mainstream way of living where people were isolated from each other (M6) [and]

a better way for our kids to grow up (F14).

The language of ‘extended family’ was one of the ways they had for invoking this idea of alternatives. For F9, ‘the community’ stood in for “the extended family situation [she] didn’t have”. M7 likened the support (that he hoped for in his old age) to having an extended family. A variation on the theme was a critique of the white western nuclear family model. F17, for example, contrasted this with what she called ‘the companionship model’ of Aboriginal communities she was involved in: “people are around you all the time and you’re related to them and they have an investment in you and you know them [you live together] in an interactive way where you have strong relationships”.

Within this framework there was a sense of shared responsibility, especially for children. F16 spoke of children growing up in “a ‘village style’ environment where

they had the company of other children, were free to roam between houses, run from place to place and be safe”. F3 spoke of being able to leave her 12 year old child at home knowing that she could call on neighbours if she needed to because she knew them and trusted them. It was in this aspect – of the possibility of shared responsibility for children – that the idea of community *as support* began to become apparent.

For a few, the idea of community was explicitly expressed as a sense of support. The most common form of support referred to was emotional or moral support. F14 gave the example of feeling supported by the group when her child had an illness. Practical support involved ‘checking up on’ old people, feeding each others pets and occasional childcare. F6 said she was helped with childcare so that she could manage a part time job, so that she could go on an overseas holiday. F3 received babysitting from a neighbour when the child was small. F9 said she had been able to draw on the other co-op members to care for her daughter so that she could go out for coffee, which was her escape or treat. Shared care was also referred to in the case of two adults with serious illness, where rosters were drawn up for daily care and support and so on.

There are two remarkable features of the desire for practical support. The first is that although relationships of the more intimate and supportive kind were desired by some members, and had occurred in some circumstances and at some times, these kinds of relationships remained largely unfulfilled in practice. This was especially so in regard to the relationships of practical support. The second noteworthy point is that the relationships of practical care and support that were experienced were not experienced as obligatory, either by the giver or the recipient. For example, in both

cases where co-operative members had received care when ill, the support that was offered was between the giver and recipient. As F3 explained, it is a choice as neighbours or between individuals, rather than an expectation of the co-operative. M3 explained that their commitment to each other *as a co-op* didn't extend beyond housing issues. The notion was that the members could help or support each other, if they wanted, to *as individuals* – not out of any sense that they should *as members of the co-operative*. Where relationships of support existed, they were understood as relationships of choice and freedom between individuals rather than as relationships of responsibility and obligation between co-op members. The outstanding feature of this set of interpretations is that, although there were a range of meanings associated with the concept of community, the community these participants experienced and desired most commonly centred on values of neighbourliness, companionship and belonging, rather than values of practical support.

Empowerment

The question of empowerment lay at the heart of the co-operative development process that I noted in the previous chapter. My assumptions about empowerment emerged from assumptions I had made about co-ops. The literature suggested that co-ops were empowering for the individuals in them, and that co-op members would be negotiating subsistence values. In this sense, I interpreted 'empowerment' as an ability to make progress towards meeting subsistence needs and becoming able to support oneself (especially financially).

Within the accounts, however, my concept of empowerment was frequently contested. I have already pointed to the minority of the accounts that held a view of empowerment consistent with mine: F4, for example, said she learnt a lot about

running and facilitating meetings, treasury and maintenance, and so on, and linked her co-op experience to her ability to become financially independent. Similarly, F16 said that she was able to include the skills she had learnt in the co-op on her employment resume, for example, that she had worked as a treasurer for an organisation. Other participants (F12 and F16), even though they did not agree with the idea that co-ops were necessarily empowering in this way, also held the view of empowerment as related to the development of practical resources that might have been put to subsistence ends. Thus F16 said that the skills she had, she had acquired previously through her dealings with government and her activist activities. In a similar vein, F12 said she had acquired her skills through life experience. In her mind, the practical, organizational skills that were commonly attributed to co-ops were in fact ordinary life skills that could be learned anywhere.

However, the concept of empowerment was more commonly linked to other values and in particular to control over the housing. F7 and F6 said they felt empowered because they could paint the walls of the house, fix the garden or add an extension and – as already mentioned by others – decide who would become neighbours. Again, access to basic housing facilities (rather than living in caravans or tents) meant they could access employment, either because they could present themselves in the necessary professional manner (which they could not do if they lived in a tent without ablution facilities or phone), or because they could conduct work-related activities from home. A further example of empowerment provided by three participants was that they were able to shape rent setting processes in a way that fitted their lifestyle. These participants explained that most of the members in their co-op had a variable income (they were constantly switching between part-time and

full-time employment) and others were earning in the informal economy and this meant that the usual means testing system was both onerous also unreliable in terms of being able to account for earnings. In order to avoid the problem, the members collectively decided that rents would be charged at a flat rate instead.⁴ The members used the language of empowerment to describe this experience of being able to organise structures to suit their needs.

F15 explained empowerment in terms of stable housing being a first step in being able to move forward. In her words, it meant: “it’s like Maslow’s pyramid – once you’ve got that level in place you can move onto the next level”. Others defined it similarly:

You imagine what you want your life to be like and then go about making it possible. (F6)

Empowerment comes from making decisions and enacting them: you’re able to do things that affect your life. (M3)

[It means] being freed up to be the individual you can be. (F1)

. . . calling the shots in your own life, it doesn’t necessarily mean having money or owning your own home . . . To be empowered means you’re empowered to make the choice to make your life better. (F5)

Clearly, their sense of empowerment is tied up with what Uphoff (2005) refers to as “the condition of having power” (2005: 219), where power – drawing on Weber’s analysis – relates to the probability of being able to get what you want: “the achievement of *desired objectives*, the satisfaction of particular needs or wants” (Uphoff 2005: 224-5). Upton goes further to draw links between the possibility of

⁴ This is reminiscent of the point I made in Chapter Two regarding the tenants’ ongoing ability to (re)shape the policy of their co-op as they saw fit. Other examples are their ability to determine the guidelines for subletting when their status had changed so as to fit the rules of occupancy, and their ability to determine guidelines for assets (the ongoing eligibility rules). The question is about their ability to shape actual policy to suit themselves (whilst this is interesting, my question is more closely connected to the idea that they could shape concepts to suit themselves: for example, concepts of need, so as to fit the established framework that they could not alter).

achieving the desired goals and the resources a person can access, and I will return to these ideas in the following chapter. In the meantime, it suffices to note that a sense of self-determination was integral to their idea of empowerment, along with the values of personal or emotional development, aesthetics, a sense of belonging or identity, happiness and satisfaction.

This is not to say that these participants had not developed the practical skills that they associated with empowerment. F7 said that learning the skills portfolios associated with the housing management was like doing a TAFE⁵ course in itself. F11 said she had learnt to deal with government departments (including Homeswest), meeting procedures, group processes and consensus decision-making processes, treasury and secretarial skills. F8 said she had learned public speaking and facilitation skills. F14 said they had learnt how to manage the properties co-operatively, as one would a strata title company, with all the accountability issues that involved. F1 had developed confidence and maths skills, had learnt to write submissions and lobby officials. M3 had learnt skills associated with accounting, auditing and meetings, as well as knowledge of the co-operative and community housing sector. The remarkable feature of this second set of accounts – whether the participants understood empowerment in terms of values such as happiness or practical skills – is that in neither case did they link these 'empowering' feelings or skills to meeting subsistence needs (or to 'moving on' from the co-op). Despite suggestions to the contrary – that empowerment was, or should be, related to material subsistence – those ideas were subordinated to a more general sense of empowerment as 'feeling good' or 'having skills'.

⁵ A TAFE (Technical and Advanced Education) college is an educational institution that focuses mainly on vocational courses.

Wait times

I had considered the question of wait-time to be an important motivation because of its relationship to subsistence and urgent housing need, and because the absence of a wait-turn selection process was a key feature of co-ops that set them apart from other forms of social housing. As it turned out, this was not a reason any of the participants gave for wanting to join a co-op, because they were not comparing the co-op housing to Homeswest housing, as I was. Two of the participants (F4 and F11) – those who had said they would live in other forms of affordable housing if it was available – said they had chosen the co-op because public housing was not available at the time. For the rest, they did not want to live in Homeswest housing and most had never applied.

Housing quality

The fact that the vast majority of the participants did not want to live in standard public housing highlighted the question of housing quality. I referred earlier to the issue in relation to the discussion of affordability. Co-op housing was recognised at being of a higher standard than public housing. F2 had lived in Homeswest accommodation but considered it too small. She wanted a music room because she was a musician, taught music and had to practice it. She also said there was not enough space between the houses to afford her the privacy she needed to be able to play music. F13 also said she would not consider Homeswest accommodation, because she needed a guest room and a study, whereas Homeswest accommodation would only provide her with a single bedroom. Similarly, F7 said she needed a spare room for her art work. F5 and F7 both said they needed a garden, which they wouldn't get in Homeswest housing because – being single people; they would only qualify for a unit. For others, it was the sense of style, or aesthetics, which was seen

to be a problem in standard forms of public housing. F2, for example, said that “the Homeswest places are horrible . . . sterile . . . little boxes”, and another participant described them as ‘basic box style’.

Only two of the participants related housing quality to values I considered to be subsistence or shelter values. F16 spoke of a roof caving in and her possessions being ruined when her children were young and she was living in public rental accommodation. F8, also referring to her experience as a sole parent living in private rental housing, told of rat infested kitchens and a leaking roof. She went on to tell of the relief she felt when she was able to move into Homeswest housing (just prior to moving into the co-op), which she described as “wonderful: it was warm and good quality housing, and a great position: . . . having a decent house is really important”. The outstanding feature of F8’s accounts is that the relief of having housing of a good standard was not limited to the co-op but included Homeswest housing.

Ethico-politics

There was a final set of motivations that around one third of the participants added and which I did not expect. These were related to ethico-political concerns and linked to a range of discourses. These are evidenced in the following examples.

F16 said that at the time of becoming involved in the co-op she was involved in community politics, a community action group and a group of anarchists who were very interested in communalism, community and alternative forms of government, and she saw co-ops as a good model for pursuing those ideals. This same group, F16 explained, had eventually formed the basis for the co-op she now lives in. M6 also said he valued co-ops for political reasons. He said that he “didn’t really agree with the uneven distribution of wealth and private rental [where] the wealth went back to

the landlord.” F10, who had migrated from Scotland and has a history of involvement in the co-operative and squatting movements, was strong in her belief in socialist principles. Furthermore, she believes that people already own the land. If she wasn’t in the co-op then she’d rather squat than purchase. M4 said he saw co-ops as being “small scale socialist” in the sense that they were “developing housing that no-one owned”. Integral to the anti-capitalist project, for M4, was “encouraging community enterprise, co-operatives and business ventures that are more eco-ethically sustainable . . . [and] trying to develop initiatives at the grass roots, local level”- this was what the co-ops represented. M8 said that co-operative living is about the pooling of resources and redistributing them, which is a more ecologically sustainable way of living. It is also a refusal of capitalist values of greed, wealth, and land ownership. Not all of the participants saw the co-ops this way, however, and most said they would own houses if they could.

For some, the ethico-political stance involved a search for better arrangements for women and children. As already noted, the idea here was that there were better alternatives to the commonplace patriarchal nuclear family arrangements (that oppress women and children), to white, western frameworks (that ‘isolate’ people) and to suburban lifestyles (that were perceived to be ‘unsustainable’). Two participants spoke instead of indigenous and sustainable ways of living. F18 wanted an alternative to the nuclear family model for being a woman and mother. Her desire to be in a co-op came from her experience of living in a remote Aboriginal community, an experience she said left her feeling as though the ordinary white suburban world was ignorant, isolated and materialist. F17, who had lived on Aboriginal communities as well, said too that she was looking for a “more

Aboriginal lifestyle”. Also central to this critique of the white, western, nuclear family form was a criticism of the suburban lifestyle (or ‘suburbia’) that was framed in terms of sustainability. Some participants – notably M4 and F14 – saw the co-operatives as playing a role in modelling or showcasing alternative and sustainable ways of urban living: in M4’s words, a demonstration model for a “more sustainable, human scale model of housing”. Thus the ethico-political discourses included socialist, gender, race and sustainability discourses.

I have highlighted these ethico-political motivations here because they provide a sense of the range of discourses the participants could access, and could use to make links between the motivations they held and the resources they had available. I will be following this trajectory in the ensuing chapters. For the present, there are two main points to be drawn from this discussion of motivations. The first is the overwhelming sense that the participants were negotiating a set of values that were not normally associated with poverty. This is not to say that their ‘other values’ are not important, necessary or worth striving for; it is simply to point out that they are not generally understood in terms of subsistence. The second significant feature is that this – the difference from poverty - was difficult to see immediately or to explain, mainly due to the system of signification. For example, the language of ‘affordability’ obscured the fact that the participants wanted cheap housing so that they could afford a particular standard of living without having to work more hours. In other words, there were a range of values within each of these conceptual or linguistic categories and, although the same language was being used, the participants meant one thing (particular values) rather than another. Although there

was some contestation over meaning, the vast majority of participants were negotiating values that had little to do with subsistence.

I have laboured the point about the interviewees' motivations not just for the description they provide but also because they lead to the question of how the participants were able to exchange their resources for their interests. At the same time, the discussion highlights a second issue that warrants investigation. This relates to the symbolic processes – the signification system that was available – that could not readily distinguish between the different sets of values that were being negotiated, and played a role in obscuring the fact that the majority of the participants were not, on the whole, negotiating subsistence values. My suggestion is that, in regard to their motivations, there were cultural processes at work.

Conclusion

The idea that cultural factors and processes shaped the participants' motivations resonates with the findings in the earlier part of the chapter. They had access to a particular set of resources, including self-confidence, entitlement and knowledge, which went unnoticed by the usual framework for assessing assets but were central to their ability to access the housing resources. The difficulty of accounting for these resources – their characteristics and the role they played – was plain. The resources had cultural aspects to them; the most obvious being their association with education, occupational status and family background. Some, however, were more difficult to discern, given that they were embodied and not tangible (unlike, for example, educational qualifications) and that there was no ready language to talk about particular kinds of experience. Similarly, it was difficult to explain or notice the differences between subsistence and other motivations. There was a sense in which

the signification systems were partly responsible for this obfuscation. So, what became evident from this discussion of the data is that these two factors – resources and motivations – have something in common: there were cultural factors associated with both the resources the participants held and the values they were negotiating.

This chapter has provided a sense of the nature and complexity of the data, and in particular, the range and nature of the resources (amount and type) and the nature and range of the motivations (interests) that not only marked these participants as affluent but also were implicated in issues of access (their ability to pursue and meet their interests). The issue at stake is how to explain what was going on and the need for a theoretical framework that can take account of it.

It was only at this point of the research, where I recognised the cultural aspects associated with the range of resources available to the participants and the way these were related to their ability to access the housing, that the real strengths of Bourdieu's framework became apparent. The complexity of the subject matter required a framework that went beyond the more traditional, macro-social accounts of socio-economic difference (as indicated, although some of the participants were on a higher income, the majority – around 75% - were on relatively low incomes).

It required a resource-based theory that accounts for the micro-processes of exchange that occur at the level of the everyday and in relationship with the wider social, cultural and economic forces. In particular, it had to be able to account for culture as a matter of symbolic exchange – in the production of material, socio-economic inequality. This, I realised, is precisely what Bourdieu's framework offers. In the following chapters I will apply the framework to the findings of the case study.

CHAPTER FIVE

THE NATURE OF AFFLUENCE

The preliminary investigation of the data presented in the previous chapter revealed that the participants had access to particular sets of resources and were negotiating distinct sets of values that are not normally associated with poverty. Inherent in this discussion of resources and motivations was the sense that cultural factors were involved in both of these and also implicated in the person's ability to access the housing resources. These findings are especially intriguing because of the social and cultural context in which the investigation occurred: in the co-ops where access to material resources is regulated by conceptions of need that are regulated at the level of the individual and everyday (as indicated in Chapter Two) and in a social and cultural context where lifestyle factors – associated with the shift to consumer capitalism and centring on values of choice and self-expression (as explained in Chapter Three) – are central. The nature of the resources and motivations, the role of culture in the construction of these, and the involvement of both macro-social factors and processes combine to indicate the value of a Bourdieusian approach. In this chapter and the next I will apply Bourdieu's framework of capitals to the research data.

The aim of this chapter is to re-examine the participants' resources and motivations, and to demonstrate, through the lens of capitals and interests, that even though they may have been on a low income, they are not poor but affluent instead. The first part of the chapter focuses on their capitals (the types of resources they have access to) and the formation of their capitals. The second part of the chapter explores their

interests: the values they are negotiating. Both their stock of capitals and their interests, I argue, identify them as middle class. The condition of their affluence – the particular way their middle class resources and interests manifest – is further highlighted by the debate about ongoing eligibility. The chapter concludes with a discussion of this debate, and this sets the scene for the discussion of the symbolic processes in the exchange of these capitals that forms the basis of the chapter that follows.

Prior to this discussion I must return briefly to the problematic of ‘class’. In Chapter One I indicated my reluctance to frame my analysis in the language of class, on the basis that the idea is not widely accepted, especially in Australia. Nevertheless at this point, having worked through the literature and the data, the concept of class remains useful in my mind, for it invokes a sense of inequality and relations of (dis)advantage that appear to be otherwise missing. It is also a useful way of articulating cultural distinctions between socio-economic groups. Bennett et al.’s (1999) *Accounting for Tastes: Australian Everyday Cultures* is a good example of the way the concept of class works to describe the relationships between social factors and the consumption choices people make in their everyday lives: the correspondence between social location and ‘taste’. In cases such as these, the concept of ‘middle class’ works as a descriptor or code for affluence. Used in this way, the notion of class – and especially the notion of the middle class – provides a way of talking about affluence that does not conjure ideas of extreme wealth but the kind of average, everyday affluence that the normal and normative middle class subject of this society enjoys and can expect. It was this kind of affluence my participants enjoyed. As will be seen, the literature on class – as class culture (for example Ley 2003 and St John

2000) – also highlights different forms of affluence that are useful for distinguishing between different ways of being middle class and the different resource and interest sets held by different groups. For these reasons I will draw on the language of class in the discussion of need, poverty, and affluence that follows.

Capitals

As outlined in the previous chapter, the participants in my case study may have been on a low income (although this was to some extent self-imposed). Even setting aside my problematising of income, the participants had access to a range of other resources that were linked to their ability to access the housing. They had access to considerable amounts of free time on a regular basis for meetings and access to other forms of housing that meant their need was not urgent. They had well-developed organisational (meeting, public speaking, decision making) and literacy skills. They had high levels of education, acquired formally and informally, and professional work experience. They were articulate and had self-presentation skills – bolstered by a sense of self-confidence and entitlement – that enabled them to advocate for themselves and liaise with professionals in the housing and welfare industry. They had confidence in their ability to succeed. Their sense of entitlement and ability to advocate for themselves were linked to and made use of a variety of powerful discourses, including socialism, feminism, environmentalism and psychology that were familiar to them and acquired through education. They had access to particular kinds of knowledge: of bureaucratic processes and *culture*, of policy trends and processes, and information about the co-op that they acquired through their social networks: in short, ‘the right kinds of knowledge’. Significantly, they had access to

these resources *prior* to becoming involved in the co-op, and their stock of resources was linked to their access of it.

From resource to capitals: applying Bourdieu's framework

In Bourdieusian terms, the resources the participants held represent different forms of capital. Recalling the capitals framework outlined in Chapter One and the characteristics of the different forms of capital, their networks of connections and their educational qualifications and communication skills (for example), are immediately recognisable as social and cultural capital. The value of seeing these *as capitals* rather than as mere resources is that within the capitals framework, light is shed on the fact that there are processes of accumulation and exchange associated with each of these. So, for example, understanding that the participants had access to social capital - connections they could effectively mobilise that netted them information as well as other forms of affordable housing through friends and relatives – raises questions about how these networks were accrued and how they operated to favour some people over others in the field of housing co-ops.

The matter of accumulation and exchange that marks the difference between 'resources' and 'capitals' is especially significant in relation to the cultural capital that my interviewees held. Recollecting the different forms of cultural capital that may be possessed – institutionalised, objectified and embodied – it is evident that the key forms of cultural capital (their sense of self-confidence and entitlement, and their access to knowledge, which mattered in being able to access the co-op housing) were embodied in nature. The value of seeing these as cultural capital rather than simply as natural qualities or dispositions (that may be equally available to all or accrued by chance) begs questions about the cultural processes that might be involved in shaping

them: the processes that are involved in mapping these qualities onto bodies and, in particular, some bodies rather than others.

Moreover, seeing these features as capitals highlights the fact that they existed *as resources* which could be exchanged for the co-op housing that the participants desired. Viewed as such it is clear that my participants' sense of self-confidence strengthened their presentation, advocacy and liaison skills as well as giving them the ability to succeed in any particular interaction and the resilience to have a fall back position if they didn't. Underpinning their self-confidence was their sense of entitlement, which also justified their pursuit of the co-op housing and their self-advocacy. Having the right kinds of knowledge meant not only knowing what to say and who to say it to but also included having access to a discourse of rights that, in turn, justified their sense of entitlement and their capacity to advocate for themselves, knowing they had 'got it right' (Skeggs 1997).

This knowledge – what Bourdieu would refer to as 'cultural literacy' (Schirato and Webb 2004) – underscores the value of seeing their capacities as capitals. From a Bourdieusian perspective, cultural literacy refers to "a strategic engagement with the field based upon self-reflexivity, and understanding of the rules, regulations and values of the field, and an ability to negotiate conditions and contexts moment by moment" (Webb et al 2002: xi). It is the idea of strategy that is significant here. In the case of my participants, their knowledge (of bureaucratic processes and culture, of policy trends and processes, and information about the co-op that they acquired through their social networks) was crucial to their being able to access the housing resources. Like their sense of self-confidence and entitlement, their cultural literacy was a form of embodied cultural capital. These three forms of embodied cultural

capital, like the other forms of cultural capital, were central to the participants' ability to access the housing.

The issue of investment inherent in the conceptual framework of capitals highlights the fact that resources are produced and strategically invested in outcomes. It is worth noting at this point that my participants could have chosen to invest their resources in other ends but they chose to invest in a particular kind of housing (although, as will be seen, the cheap housing freed up income for them). The types of cultural capital that they held could be substituted for other resources besides the housing, for example, economic capital. Capitals such as skills and educational qualifications are meaningful in the labour market. The choice they made raises the question of interest – choice and motivation – and how they decided to invest their resources. This is where I will take the analysis in the course of this chapter, and will begin by exploring their capitals more fully.

Middle class capitals

The forms of capital that the interviewees held are typically associated with affluence rather than poverty. The forms of cultural capital in particular are well recognised as middle class, especially high levels of education and professional organisational skills, and oral and written communication skills. Moreover, the various forms of embodied cultural capital they held - self-confidence, entitlement and cultural literacy - are also recognised as typically middle class. Self-confidence is “the confidence of bodily language that engenders authority” (Dovey 2002: 270), a feeling and appearance of competency that manifests in the ability to act (Reay 2004b) - that is a form of disposition. It is typically associated with the middle class sense of ease that presents as casualness, self control and mastery (Gunn 2005).

Confidence – in terms of one’s ability to succeed – is the middle class sense of self-certainty and expectation of success (Gunn 2005).

A sense of entitlement is bound up with a sense of rights that is also associated with the middle classes (Skeggs 1997).¹ Moreover, it is an individualistic sense of entitlement, produced in association with the discourse of consumer rights as well as rights-based discourses associated with movements such as feminism (equal right, equal pay and so on).² Whilst rights based discourses are not exclusively the preserve of the middle class, familiarity with such discourses and the predilection to invoke notions of rights is associated with the middle classes.

Cultural literacy – seen in the knowledge of institutional values and practices that enabled my participants to engage with bureaucratic processes and policy – is also linked to the middle classes, due to their association with middle class levels of education and professional occupations. The middle class sense of self confidence and entitlement stands in contrast to the characteristics typically associated with individuals from less affluent groups: a feeling of being incapable, a fear of not having the right information (Reay 2004b), the inability to think of oneself as an individual with rights, or to be comfortable knowing you had ‘got it right’ (Skeggs 1997).

¹ Given the complex interactions between class and gender – the fact that a distinction may be drawn between the sense of entitlement held by women and men (Skeggs is speaking about the lack of entitlement felt by working class *women*, after all, not working class men) – there is a need to be circumspect in regard to the question of entitlement and how this works in the context of my study. Nevertheless, it may be noted that many of my interviewees were women who also demonstrated the sense of entitlement to which Skeggs is referring.

² Of course, the association between the middle classes and rights-based discourse reaches back to the middle classes in the industrial revolution and the emergence of liberalism as a political and social philosophy.

Thus the capitals my participants hold – and especially the various forms of embodied cultural capital – identify them as middle class rather than poor. They were affluent not in terms of the levels of wealth and disposable income we would expect of the comfortably well-off, but in terms of the average affluence that the normal and normative middle class subject of this society enjoys and can expect: their everyday lives are characterised by a comfortable distance from necessity. And they achieve this by reducing the cost of their housing without compromising other values (location, quality of housing and so on). Identifying these resources as middle class capitals highlights the differences between these individuals and the choices they have and others who lack such resources.

More importantly, it highlights the process of accumulation (and thus investment): the fact that the middle class resources they hold are acquired. This may be obvious in the case of formal education, but it is less obvious in the embodied forms of cultural capital which (as indicated) could easily be mistaken for innate attributes – especially because they are often acquired when young (Dovey 2002). However, these characteristics – mapped onto bodies as disposition – have been acquired through processes of accumulation that take time and energy that in themselves may be understood as middle class processes. Misrecognising these forms of capital, and the processes associated with their accumulation and exchange, means they usually go unnoticed and are not accounted for. Nevertheless, these middle class forms of cultural capital were significant in enabling the participants to access the housing resource.

Inverted economies: the new middle class

A Bourdieusian perspective not only helps identify the participants in my study as affluent; it also draws attention to the formation of their capitals, which further pinpoints their class affiliations. My participants may have been low in economic capital but they had achieved high levels of other forms of capital, most notably cultural capital. Bourdieu (1992) refers to this formation of capitals as an inversion of ordinary economies.

Ley (2003), following Bourdieu, takes up the notion of inverted economies in discussion of gentrification processes in inner city environments. In this study he identified that the people in these areas were characterised by that particular formation: low in economic capital and high cultural capital, with what he refers to as “very high levels of education, with 51% possessing university degrees – more than three times the national workforce average” (Ley 2003: 2533). At the same time, Ley identified these people (one of the first groups to move into the gentrifying area) as artists attracted to the area by the cheap rents, but also the inner city location – a choice marked by a rejection of the suburbs that is characteristic of the “artistic habitus” (Ley 2003: 2534). Like their educational levels, their artistic habitus marks them as middle class. This group may be living on a low income and so may be thought of as living in poverty. Ley argues, however, that this is a voluntary form of ‘poverty’. This group of individuals are the progeny of the professional middle classes who have other choices, but are refusing to comply with the traditions of the class to which they belong. They may be on low incomes but the configuration of their capitals – low in economic capital but high in cultural capital - identifies them as members of the ‘new’ middle class.

Ley's discussion of inverted economies and artists has resonances with the participants in my case study. Like the participants in Ley's study, my interviewees were low in economic capital but were also characterised by high levels of education; in my case the rate of university degrees was also around 50%, with almost 25% of the total having higher degrees. Similar themes emerged, with references to art, aesthetics and the importance of location. The capitals framework identifies them as middle class, and the formation of their capital identifies them as members of the new middle classes.

A critical feature of inverted economies, Bourdieu argues, is that they cannot be understood within the dominant or mainstream economic frameworks. This underscores the usefulness of a Bourdieusian approach for thinking through resources in this way. It also has implications for thinking about frameworks for understanding need that regulate access to resources, especially in the context of the alternative lifestyle movement and the co-ops under observation. I will return to this discussion later in the thesis.

Interest

This discussion of inverted economies, the new middle classes and the lifestyle movement leads back to the questions of choice, motivation and investment. My aim in this second section is to demonstrate that the motivations the participants had – the interests they were pursuing – also marks them as affluent. As outlined in the previous chapter, the participants in my study had particular motivations for wanting to live in the co-op. However, for the most part, they were not negotiating values normally associated with subsistence. They were interested being able to live in a location that was popularly considered to be desirable even though it was expensive.

They were motivated by housing that they saw as being ‘for life’, that is, they were negotiating private ownership values: they did not think they should have to leave if their financial situation improved, the housing was something that they could decorate or alter as they wanted to, leave and come back to as required, or indeed sub-let . They were interested in a sense of community, not in the sense of exchanges of practical support so much as in a sense of neighbourliness, companionship and belonging. Where relationships of support existed, they were understood as relationships of choice and freedom between individuals rather than as relationships of responsibility and obligation between co-op members. They were motivated by a sense of empowerment that they felt as self-determination, and in terms of personal and emotional development, aesthetics, a sense of belonging or identity and satisfaction. Moreover, in relation to the standard of housing they were motivated by the desire for things like space in which to play music, do art, have a garden and accommodate visitors, as well as a sense of housing style. These desires are well above having a roof over one’s head. Some said they were motivated by alternative lifestyles: the opportunity to reject capitalist, patriarchal, white western and suburban lifestyles that they considered to be unsustainable. Essential to their accounts was a sense of self-expression: a link between their identity, and personal happiness and the creative activities they felt entitled to and enjoyed.

One of the key features of the participants’ choices was that they were choosing to limit their income. Even though their low income was a key part of the rationale for the existence of the co-op and a key determinant of their entry to the co-op, as explained, many spoke of having chosen to limit their income, either by limiting the number of hours that they worked or by being selective in the work they chose to do.

They preferred having ‘just enough to pay the bills’ rather than working longer hours; they preferred work that didn’t pay – fine art and music, for example, that are traditionally associated with low incomes – rather than one they didn’t like or found stressful. In the words of one resident:

There’s people in the world that make money . . . not many artists [do] . . . Those people who are quite creative and who make the community . . . There’s no monetary return for that. (F7)

They had no interest in accumulating assets or material possessions – including housing – they didn’t want the pressure of having to cope with a mortgage, and would rather spend their money on leisure, to have more time with family and friends, and to continue to study or work at a more leisurely pace. Clearly, there are other factors at work besides poverty. Fundamentally, cheap housing in a desirable location gave them options they might not have otherwise.

The lifestyle movement

The concept of lifestyle is a useful way of theorizing class practices (Skeggs 2004a) and especially so in this context. An analysis of the lifestyle movement in which the co-ops are located is a way to explore the values and interests that my participants were negotiating. In Chapter Three I explained that the majority of Western Australia’s public housing co-ops are located in sea change or lifestyle locations that are associated with the broader voluntary simplicity movement. It is worth exploring these movements in more detail for the values that are associated with them and for what they reveal about the participants.

Etzioni (1999) explains that the voluntary simplicity movement has its roots in the 1960s counterculture movement. The movement was grounded in a critique of capitalism, ideas about social change and a rejection of material (ownership) values,

alongside values such as personal satisfaction, a sense of purpose and meaning, deeper and more meaningful interpersonal relationships and a closer involvement with nature. In its more recent manifestation, the movement is tied to the rejection of what Abrahamson and Inglehart (1995) called ‘postmaterialist’ values. The pursuit of postmaterialist values does not necessarily involve eschewing ownership and material possessions but emphasises the individual’s quality of life, self expression, and participation. There is a trade-off between the two sets of values.

This lifestyle movement is associated with varying degrees of lifestyle change, and Etzioni provides a typology of three: downshiffters, strong simplifiers and the simple living movement. At one end of the scale there are relatively (economically) affluent people who give up some luxuries but not much else. These downshiffters “basically maintain their consumption oriented lifestyle” (Etzioni 1998: 622). Next are a group of relatively affluent people who have given up high-stress, high-status, and high paying jobs to live on less income. This group of strong simplifiers are motivated by time pressures to reduce their income: they feel they have too little time for friends and other personal relationships, too little time to spend with their children. The third group adjust their whole life patterns, which typically involves geographical relocation – generally from affluent or gentrified areas within cities – to the countryside. The aim to lead a simpler life may involve giving up paid employment altogether. Hamilton and Mail (2003) describe the range similarly:

[D]ownshiffters are defined as those people who make a voluntary, longterm, lifestyle change that involves accepting significantly less income and consuming less. ‘Sea-changers’ may be thought of as a sub-group of downshiffters, those whose life change involves leaving a career and moving house in pursuit of a simpler life. ‘Voluntary simplifiers’ may be thought of as those sea-changers who make a more radical change for reasons of principle as well as for personal motives. (Hamilton and Mail 2003: 8)

Despite the differences between the groups, the basic idea is the same. The lifestyle involves trading income and material goods – in particular, high status consumption goods (Etzioni 1999) – for other values and, in particular, a sense of individual well-being. The manner of living is captured in the title of Elgin's (1981) text: *Voluntary Simplicity: Towards a Way of Life that is Outwardly Simple, Inwardly Rich*. Employment patterns that involve curtailing income are central to the lifestyle.

There are people who have given up high-paying, high stress jobs to live on less – often much less – income . . . In addition, numerous women and men prefer part-time jobs or jobs that allows them to work at home, even if better-paying full-time jobs are open to them . . . People who switch to new careers that are more personally meaningful but less lucrative also fall into this category. (Etzioni 1999: 111)

In the local context, the values associated with the lifestyle are clearly articulated by the branch of the movement referring to themselves as 'downshiffters' (Australian Broadcasting Corporation 2004; Hamilton and Mail 2003). In Australia, downshifting is most commonly associated with public intellectual Clive Hamilton, executive director of the Australia Institute and author of two best-selling publications on the topic: *Growth Fetish* (2003) and *Affluenza: When Too Much is Never Enough* (2005) (written with Richard Denniss). According to Hamilton and Denniss, since the 1990s, Australians have become increasingly preoccupied with money, which they spend on their houses (more bedrooms, better bathrooms, and bigger appliances: \$500 coffee machines, \$5,000 barbeques, and \$10,000 TVs), themselves (designer clothes, prestige cars and jewelry) and even their pets (vast amounts are spent on pet accessories for an estimated 3.5 million dogs and 2.3 million cats in Australia). Even when incomes rise, people feel they can't afford what they need. Rates of consumption are increasing but so too is the sense of dissatisfaction. This is the condition Hamilton and Denniss call 'affluenza'.

There are three basic effects of affluenza: high levels of individual debt, people work harder and longer to meet the ever-increasing ‘needs’ and eventually become ill. Overwork and stress leads to obesity, and heart disease. People suffer fatigue, have car accidents, and feel depressed, lonely, fearful and inadequate. In order to cope, people self-medicate, using drugs of all kinds including anti-depressants, Viagra, alcohol and illicit drugs. Personal relationships and communities suffer because people come home tired and bad-tempered, and don’t have enough time with friends and family. There is less time for the things that hold communities together (sport, social events or voluntary work), and support systems are lost. For Hamilton and Denniss, the solution lies in changing values at the level of the individual. It involves making a conscious decision to accept a lower income: stopping work altogether, reducing hours, or changing careers. It involves accepting a lower level of consumption; learning to be content with what you have. It involves seeking more balance in your life: devoting more time to more satisfying activities, spending time on health, leisure, relaxation, building communities and relationships, spending time with family, and with friends.

Downshifting turns on the idea of earning less and consuming less, but it also involves taking control over one’s life, seeking passion, purpose, meaning, fulfilment and happiness and living life the way one wants. The key values are personal freedom, deeper personal relationships, choosing one’s own pace, empowerment and control of destiny, and personal wellbeing. Happiness of the individual is central; and consumerism, materialism and financial ‘success’ are seen as not necessarily providing happiness, but potentially unhappiness: the more people are concerned

with their financial wellbeing, the more likely they are to be depressed and anxious.

The Wellbeing Manifesto, developed by the Australia Institute, puts it in this way:

Wellbeing comes from having a web of relationships and interests. Family and friends, work, leisure activities and spiritual beliefs can all increase our wellbeing. The intimacy, sense of belonging and support offered by close personal relationships are of greatest value. Material comforts are essential up to a point, and there is no doubt that poverty remains a serious problem in Australia. But for most Australians more money would add little to their wellbeing. (The Australia Institute 2006)

Etzioni's analysis of the alternative lifestyle movement focuses on the simplifying or downshifting aspect, but there are others that have a slightly different focus. Ley's description of artists that I have already described, for example, emphasises the rejection of more traditional suburban neighbourhoods and middle class occupations by its proponents. Another example is that provided by St John (2000) in his ethnography of ConFest: an alternative lifestyle festival hosted by the Down to Earth Co-operative Society. This sector of the alternative lifestyle movement, as described by St John, appears to place more emphasis on radical political interests than simply living values. He provides this evocative description:

Today's alternative culture is expressed in various social movements (e.g. communitarian, bohemian, agitation art, healing-arts, green, feminist, queer, peace, civil and land rights movements), new spiritualities (e.g. Neo-Paganism or the New Age), and youth subcultures (e.g. new traveller, raver-dance, feral). It is the combination of such currents, their accumulation and their fusion, that I refer to as the ACM [alternative culture movement] - a heterogeneous movement, a matrix, even palimpsest, of voluntary and unstable de-centrist 'neo-tribes'. . . affinity groups and 'disorganisations' holding to alternative values and vocabularies. This is a network consisting of diffuse, sometimes openly antagonistic, sometimes 'submerged', groups variously committed to sustainability, reconciliation, civil rights, freedom of expression, personal wellbeing and co-operative living. (St John 2002: 8)

The emphasis on political interests and social movements - sexuality, feminist and environmentalist – aligns this group more closely, perhaps, with earlier 1960s/1970s movements. But besides providing a sense of the social movements and discourses that come together in this branch of the alternative culture movement, St John also

identifies the relationship between the individuals in the movement and the socio-economic factors that shapes their choices. Whilst the occupations vary, most are students, professionals and artists, most of whom are tertiary educated. He refers to them as middle class, and in particular the ‘new’ middle class: “those outside the labour market such as students, the unemployed, the retired and those marginally employed like itinerant traders, fringe artists and street performers” (2000: 115, footnote). Like Ley’s group of artists, St John’s group of ConFesters reject suburbia, and they consider mainstream culture to be ‘plastic’.

Issues of identity are central to the way members of this group understand and practice their values. St John describes their cultural practices and signification systems in this way:

anything deemed ‘natural’ – ‘organic’, ‘green’, ‘earthy’, ‘vego’, ‘folky’ – is valorised, and to express one’s commitment to such, via apparel, diet, music, courtship, childcare, and conversation, garners acceptance and respect. The identity of the alternative lifestyler is here revealed to be a DIY assemblage of desirable argot, icons and gestures. As practices which controvert the ‘correct’ critical discourse tend to be distasteful or offensive, practitioners – who may also be suspected of indulging in a range of other homologically ‘incorrect’ pursuits [for example, ‘cooking and eating meat, displaying corporate logos, listening to ghetto blasters’ etc] – may not be accorded respect. (St John, 2000: 115-116)

Despite the emphasis on social critique within this branch of the lifestyle movement, the emphasis on self-expression, identity and individualism has much in common with the more mainstream simplicity lifestyle culture.

I am discussing these themes at length in order to make the point that the lifestyle movement is associated with particular sets of values and to highlight the link between my participants and the lifestyle movement. Comparing the two accounts it is easy to see the link. My participants are negotiating the values espoused by this movement. Accounts such as Ley’s and St John’s help build a more detailed picture

of the individuals in identifiable subsets of the movement, and their preferences. Thus, for example, while many of the themes expressed in the accounts of my participants might be mapped on to the downshifting movement, if we consider the ethico-political discourses they presented and especially their rejection of white, western, patriarchal and ecologically unsustainable ways of living, it becomes clearer that they lean towards the stronger end of the simple living spectrum. Indeed, two said they had attended ConFests and similar festivals. Not all of my co-op participants could be associated with the new middle class cultures described by Ley and St John. This however may be testimony to St John's concept of heterotopia that encapsulates the idea of the conglomeration of alternative cultures.

It would be interesting to explore in more detail the apparent shift in emphasis from the collective to the individual (self-satisfaction) that may be seen in the trajectory of the 1960s counterculture movements. This is especially in the context of the trend that Skeggs (1997) describes, towards neo-liberalism and the value of individualism (as well as meritocracy and self-help) which has been promoted by political conservatives and the mass media in the late 1970s and 1980s. For the purpose at hand, however, the important issue is that these accounts of the alternative lifestyle movement make links between culture and socio-economic status.

Ley, for example, describes the inner city artists as middle class. Similarly, St John describes the ConFest participants as middle class. Both these authors identify their cohort as such because of the resources they have access to: in both cases, the participants had access to high levels of education. In a similar fashion, Etzioni also identifies the lifestyle movement as a movement of affluent people, although he

makes this argument on the basis of the people's motivations rather than their resources.

Etzioni draws upon Maslow's theory of needs, a well known psychological theory that seeks to explain human motivation, to make his case. Maslow's framework has two key principles. The first regards the nature of need, arguing that needs are positioned in a hierarchy, from basic or subsistence needs (associated with physiology and survival, food and shelter) through to 'higher' values - from safety and security, to social acceptance and a sense of belonging, to self-esteem – with self-actualisation at or near the pinnacle. The second principle regards the dynamics of need. Maslow argues that the negotiation of higher needs depends on the more basic needs having been met (Maslow 1970).

Of course, any account that seeks to explain human motivation navigates across a dangerous territory, because it raises the sticky question of human nature. As McMahan (1999) explains:

[A]ny appeal to interests is an appeal to fundamental human nature, which transcends all societies and is knowable before any particular historical or social analysis . . . It is clear that there are great difficulties in any attempt to establish once and for all a model of human needs and hence human interests. Such attempts must yield models which express the psychological and philosophical assumption of their home cultures. At the same time, it may not be unreasonable to argue that it is in our interests to have enough to eat, or to have freedom from ceaseless backbreaking labour, in any social system. (McMahan 1999: 36)

Like McMahan, I do not wish to become involved in debates about human nature. I simply want to highlight how commonsensical the notion of a hierarchy might be from the position of those struggling to meet subsistence needs. More interesting is the fact that, in accounting for the difference between lower and higher order needs, Maslow goes beyond the usual accounts of subsistence values (food, shelter,

physiological values and so on) to provide an account – usually unspoken – of what those other, higher needs might be.

The concept of self-actualisation as it occurs within Maslow's framework is tied to the idea of self-expression and creativity and the sense that an individual is suited to a particular purpose. Maslow explains it in the following way:

Musicians must make music, artists must paint, poets must write, if they are to be ultimately at peace with themselves. What humans *can* be, they *must* be. They must be true to their own nature . . . The specific form that these needs will take will of course vary greatly from person to person. In one individual they make take the form of the desire to be an excellent parent, in another they may be expressed athletically, and in still another they may be expressed in painting pictures or in inventing things. At this level, individual differences are greatest. However, the common feature of the need for self-actualisation is that their emergency usually rests upon some prior satisfaction of the physiological safety, love and esteem needs. (Maslow 1970: 22)

The idea of a true self – and the possibility of finding it for oneself – that is suggested here is somewhat outdated from a postmodernist perspective. However, the interesting aspect of this quote is the sense that the highest desires are tied to creative pursuits. Given my interviewee's comments, the association of self-actualisation with high culture and the fine arts is very striking, even if the central idea revolves around self-expression and maximising individual potential (self-development), whatever form it takes.

Maslow's framework is useful for identifying the values being negotiated in the voluntary simplicity movement as self-actualisation values which are associated with ideas about the self: self-expression, creativity and identity. Identifying the values as such allows Etzioni to make the point that the voluntary simplicity movement is essentially concerned with the negotiation of 'higher values' rather than subsistence values. In terms of the logic of the hierarchy – where higher values or needs emerge

only after more basic needs are met – it becomes evident that these values are associated with affluence rather than poverty.

The voluntary simplicity movement is a movement involving affluent individuals rather than the poor; the individuals associated with the movement are negotiating middle class values, and that more than their objective income is what marks them as members of the middle class. Etzioni makes this point very clear when he argues that choice is the key feature that distinguishes members of the voluntary simplicity movement from the poor. People who adjust their lifestyle for economic reasons – for example, because they have lost a job – do not count as part of the movement. It is their ability to *choose* that sets these affluent individuals apart from the poor. Etzioni puts it in the following way.

Poverty is involuntary whereas simplicity is consciously chosen. Poverty is repressive; simplicity is liberating. Poverty generates a sense of helplessness, passivity, and despair. Simplicity fosters personal empowerment, creativity, and a sense of ever present opportunity. (Etzioni 1999: 113)

Etzioni is not alone in making this point. Inglehart and Welzel (2005) also draw on Maslow's hierarchy of need to do the same. But Etzioni goes further so as to make the distinction between affluence and poverty, in the context of this movement, very clear. He states: "voluntary simplicity is thus a choice a successful corporate lawyer, not a homeless person, faces" (Etzioni, 1998: 632). Etzioni's purpose in making the distinction is to ensure that the poor are not mistaken for the affluent; he does not want to place the burden of responsibility for reducing levels of consumption – within the west or outside it – on the shoulders of those who are struggling to make ends meet.

The discussion of the lifestyle movement, and Etzioni's contribution in particular, is useful because it helps to uncover the motivations of my participants and their association with this movement. The values my participants are negotiating – the desire for fewer working hours and less stress, for a simpler life, for personal and community relationships – may be readily mapped onto the values being negotiated within the movement. Furthermore, their concerns about identity, belonging, recognition, meaningful employment, art and aesthetics, care of the self and self development – the values of self-expression and self-actualisation – are readily recognisable within Maslow's framework. The voluntary simplicity movement helps distinguish between poverty and affluence. In this context, the marker of difference is not income or economic resources; it is the ability to choose.

The usefulness of this analysis is that it helps to identify my participants as affluent. Their motivations identify them as part of the middle class. They are able to negotiate these values *because* they are not poor. Moreover, it helps to identify them – along with Ley's artists and St John's ConFesters – as part of the 'new' middle-classes: individuals who are more concerned with consumption than production and, in particular, with postmaterialist forms of consumption.

Affluence and poverty

The description of affluence provided by the approach I have used is consistent with the account of affluence that is provided – by default – by the literature on poverty, especially that which is based on qualitative studies. This literature argues that poverty, besides involving low income and (often) unemployment, is also associated with poor health, low education levels, a lack of personal safety and access to support services (Saunders 2005). A sense of persistent insecurity in regard to

subsistence values – food, shelter and health – is central (Peel 2003). So too is a lack of choice: “the enforced nature of their condition which forces people to go without and to consume some items but not others” (Saunders 2005: 61). Poverty is about subsistence values, struggle and a lack of choice.

McCaughey and Chew’s (1977) study of families in poverty, their ability to cope and the resources they have to draw on, is a good example of the kind of information we have about the nature of poverty. In seeking to understand the reasons many poor people did not cope and were not accessing services (despite the availability of such services), they found that passivity and submissiveness on the part of the poorest individuals was a large part of the problem: a lack of self-confidence, energy and vigour, an inability to initiate action to resolve their situation, face problems and seek solutions. These people did not seek help from outside agencies and were dependent on others to make decisions for them. Skeggs (1997) and Johnson (2002), drawing on their ethnographic studies, tell a similar story. Skeggs describes the sense of shame, uncertainty and a lack of entitlement felt by the working class women in her study. Johnson (2002) describes the lack of choice and sense of alienation in regard to work practices; the boredom and sense of helplessness, and juggling work hours and family to make ends meet. She points to the correlation between a lack of educational opportunity, aspiration and urgency of material need. Besides a lack of choice, a lack of resources – especially embodied resources – is central to these accounts of poverty.

Read against the grain, these qualitative accounts provide reasonable evidence that the participants in my study were affluent rather than poor. The sense of struggle and survival, and the lack of choice, that is central to these accounts of poverty is absent

from the accounts of my participants. By contrast, their accounts reveal a sense of relative comfort and ease in relation to subsistence needs and material resources, even before making an application to the co-op. The distinction that sets my participants apart is the same one that Lovell highlights: “cultures that are forged through necessity and a harsh day-to-day struggle for survival, and those that can afford a more contemplative stance towards the world and the self” (Lovell 2004: 18).

The difference between poverty and affluence is neatly captured in the metaphor of ‘the floor’ as used by Skeggs’ (1997). Skeggs uses this metaphor to make the point that some decisions and choices – for example the decision of the women in her study to enrol in a care course rather than in another course that might be seen by others to be more beneficial – present “less as a positive move towards future development but rather a prevention of slipping downwards by putting a floor under their economic circumstances” (Skeggs 1997: 58). Money and necessity were always an issue for these women. Putting a floor under their circumstances was an attempt to stop things getting worse. The metaphor of the floor captures the difference between struggle in the accounts of poverty, and comfort, in the accounts of my participants. Evoking the same metaphor, the decisions and choices of my participants – combined with their sense of entitlement, the values they were negotiating and their distance from necessity – present as a concern with ceilings rather than floors.

Clearly, on their own these poverty accounts provide a rich sense of poverty and the difference between it and affluence. However, the account I have provided is fundamentally different. My case study identifies the nature or condition of affluence – and, by extrapolation, poverty – through a focus on the resources and interests held

by individuals. This is a typically Bourdieusian approach: the consideration of actors in a particular context who, complete with their stock of capital upon which they may draw, compete with others for position and advantage. The point I want to stress is that the approach I have used has added value for understanding the problem of poverty and affluence. The virtue of this approach is that it highlights the *relationship between* resources and interests. It raises the question of how one might be exchanged for the other, and the social and cultural conditions that might facilitate the exchange: how the field is organised. It emphasises the question of cause or process.

I will take up the question of process in the next chapter. Before I embark on that discussion, however, I want to take the opportunity to outline in more detail what I am referring to as the ‘ongoing eligibility’ debate. I do this because it underscores some of the more important points I have made in this chapter in regard to the nature of affluence and poverty, resources and interests, and also because it provides background information that is necessary for the discussion of process that follows.

Ongoing eligibility

The issue of ongoing eligibility relates to the changing aims of social housing that I described in Chapter Two: the shift to a residual welfare model that has put pressure on access and raised the question of whether social housing tenants should be required to leave the housing when their financial circumstances improve. As outlined in Chapter Four, housing security – understood as the ability to occupy the housing regardless of changed circumstances – was a major motivation of most of the co-op members. At the time of the interview, according to my interviewees, many of the co-op members no longer met the eligibility criteria. In the time that had

elapsed since first applying for the housing their financial or family circumstances had changed. Many were now on higher incomes (or had the potential to be due to increased qualifications or time available), had received inheritances, and/or any children they had had ceased to be dependent and left home (which meant they were occupying housing that offered greater accommodation than they needed, and that a reason for support – the need to rear children – no longer existed). Nevertheless, on the whole, they chose to stay on in the co-op, with most thinking that they would either stay indefinitely, or until a better option came up (for example, moving to the country or travelling).

Ongoing eligibility was an issue of debate amongst co-op members, with one or two of my subjects holding the view that a person should leave if able, and the rest expressing the opinion that the choice lay with the individual. The debate was highlighted in an example of a particularly contentious situation that had occurred in one of the co-ops, and was referred to by a number of members. An individual had moved into the co-op but had inherited money soon afterwards which meant that she was substantially beyond the eligibility limits and private home ownership was well within the member's means. Nevertheless, the member wished to remain in the co-op. The matter was put to the other co-op members who decided, after some deliberation, that she could stay. The member remained in the co-op house for a number of years afterwards. The participants who related the account described the views on either side, and I will come to these shortly. As it happened, however, a very public version of the same debate took place in the national capital and the national press during the time I was collecting data. A closer examination of that debate is useful because it provides an opportunity to more thoroughly explore the

opposing positions, and to demonstrate that this issue is a matter of concern throughout the public housing sector. Like the individual referred to by my informants, the resources the person at the centre of the public storm in Canberra had access to were made fairly plain. So too were the interests she was negotiating and the basis upon which these were justified.

The Foskey case

At the centre of this debate was a woman named Deb Foskey, who had recently been elected to the legislative assembly in Canberra as a member for the Greens political party for the period 2005-2008. At the time, Foskey was living in public housing³ accommodation, a house located in the prestigious Canberra suburb of Yarralumla. Foskey had moved into the housing as a sole parent on a low income many years prior, but had since earned a doctorate, work experience (Foskey 2007) and, ultimately, this parliamentary position that netted her, according to the reports, a salary package of \$140,000 per annum (Burke 2005a).⁴ This level of earnings is generally considered to be high and is, in any event, well above the limit set by the housing ministry for entrance to public housing. Foskey was called upon to vacate the housing, on the basis of her high income.⁵

We have over 3,000 people waiting for a first time property allocation and over 1,000 people waiting a transfer to more appropriate accommodation. How can the Minister

³ The debate about ongoing eligibility in the Foskey example relates to housing in the public housing sector rather than the co-op sector. Nevertheless, it is relevant because, as explained earlier, the co-ops are regulated by the public housing ministry eligibility guidelines. Furthermore, the question at the heart of the debate is the same: whether more affluent individuals should have access to housing considered to be welfare housing.

⁴ According to her website, Foskey's academic qualifications include Doctor of Philosophy, Master of Letters, Diploma of Education, and Bachelor of Arts. Her work experience includes: environmentalist, paid and unpaid, teacher at secondary and tertiary levels, 20 years campaigning in Canberra for environmental protection, for public participation in planning, for peace, and for women's rights. She has been "involved in the ACT and Australian Greens since their inception in the early 1990s and has performed various functions in the party at local, national and global levels" (Foskey 2007, para.4).

⁵ Foskey also owned a property in Victoria (Doherty 2005; Burke 2005b) but this was not the issue that received the greatest attention in this debate.

sit by and say that Dr Foskey - a politician enjoying an excellent salary - can remain in a Government subsidised home? How many more people are the Housing Minister and the Stanhope Government protecting by refusing to change a system that looks after those who can afford other housing options and ignore the plight of truly desperate families? (Burke 2005b)

The debate about Foskey's occupation of the housing arose in the context of a parliamentary debate (in the ACT as well as in other states) about abolishing the security of tenure that public housing tenants enjoyed regardless of whether their circumstances changed. At the time, demand for public housing was high: 3000 first time applicants in the ACT alone according to the liberal MLA just cited (Burke 2005a), and even higher according to Foskey and the Greens (ACT Greens 2004). Despite the long waiting lists, a significant proportion of those living in public housing in the ACT - around 13% (ACT Greens 2004) – would not qualify for housing under the means test. The debate turned on accusations of 'middle class welfare rorts' (see Kelly 2005; Crikey Daily 2005). For her antagonists, Foskey served as a figure to highlight the issue of relatively affluent people claiming access to scarce welfare resources, being subsidised by taxpayers and the state housing system, at the expense of those who were in greater need of the resources. For many, the issue signified a failure of the public housing system. Nevertheless, despite the calls for her to vacate the housing, Foskey refused to do so, on the basis that she was legally entitled to stay and didn't agree with the idea that public housing should be restricted to the poor (Foskey 2005a; 2005b). More than a year later, when Foskey had decided to move, she stated: "I made that decision when it suited me and my daughter because we had security of tenure" (ABC 2006).

The issue was the site of heated discussion in parliament, in the local daily newspapers and public forums on the internet. The arguments that were put in Foskey's defence by her supporters were various: public housing should not just be

for those most in need but for all those who want it; it is important to have higher-income earners in social housing because they set a good example for other social housing tenants; and making individuals move on once they've 'made good' might discourage the poor in general from improving their situation by taking on or increasing their paid employment. A second group of arguments centred on the individual's right to housing security. Circumstances can change for the worse as well as for the better: in particular, job security cannot be taken for granted and, given the vagaries of politics (she may not be re-elected in 2008), Foskey was especially vulnerable. The key argument, however, was that housing is (or should be) about more than just a 'roof over one's head'. As seen in the quotes that follow: it involves the right to a sense of community, of home and belonging.

My daughter and I have been a part of the local community of Yarralumla, the suburb where Housing ACT allocated me a house, for 12 years now. (Foskey 2005b)

So you think we should be kicking people out of their homes when they start earning more? (Areaman 2005)

Public tenants, like everyone else in society, normally develop a sense of community around their home where they ought to have a right to stay even if they later obtain material success. (Shoebridge 2005)

Kicking someone out of the house they have lived in for years just because they now have money isn't something I'd encourage. (Badger 2005)

Of particular interest is the way Foskey's status as a single mother featured in the arguments. The idea was that, as a mother, and particularly a single mother, Foskey was in fact needy and so should be supported.

If housing is about need, remember that Deb Foskey is a single mother. Presumably she got the house in the first place because she was poor and needy. (Doherty 2005)

Sure, give Foskey the boot. Then you can boot every single sole parent out of ACT Housing who is trying to do the morally responsible thing by working. (Angryaltruist 2005)

Mothers are the very core of our society yet single mothers are marginalised and subjected to harmful policies and practices. To condemn single mothers living in public housing as parasites is unfair. (Odgers 2005)

The idea that Foskey could be identified as needy through her status as a single mother – despite her high level of education and work experience – is worth noting because it raises questions about identity and mechanisms of exchange, and I will return to these in the following chapter.

Those in favour of Foskey moving out argued that in a situation of scarcity, resources should go to those who need them most, and part of that process involves handing resources on to those in greater need as your situation improves. The private rental market should be responsible for the supply of affordable housing to those other than the most in need. Second, public housing tenants should not be entitled to security of tenure and the joy of not having to worry about the future when others – notably the 90% of tenants who rent privately (Burke 2005b) – do not have the same security. The key argument here is that a sense of belonging is less of a priority than basic shelter: effectively, why should their sense of belonging matter when others are worrying about not having basic housing? The crux of the debate was highlighted in the daily newspapers’ ‘discovery’ of a sole parent and her disabled son who had nowhere to live (Canberra Times, 31 May 2005), contrasting her greater need with Foskey’s need for a sense of security or belonging. These quotes provide the flavour of the arguments.

What a croc!! MLA's in public housing, people living on the side of Black Mountain under a tarp! ACT, NSW, SA - how about we open up the car park of Parliament House of an evening and throw down a few mattresses - no, not for the homeless, but our MLA's who don't have an underground car park and need to take someone else's bed in the public houses (Protag 2005).

Foskey did her best to explain why an MP on \$100,000 should continue to live on public housing while on the other side of town, a single mum and her crippled son

must live out of a car boot . . . Can we make a suggestion: get out of public housing and let some more deserving citizen take your place. (Kelly 2005a).

The logic behind the opposing arguments is clear. On the one hand, public housing should involve the provision of basic needs to the most needy. On the other hand, public housing should involve the provision of non-shelter values for the more affluent as well as subsistence needs for the poor: in particular, values of community, belonging and identity.

The arguments made by my participants in the debate about ongoing eligibility echo those made in the Foskey case. On the one hand (the minority view), it was unethical to house a wealthy person at the expense of a needy person. On the other hand, it is not finances that are the most important but relationships: members bond, get attached, and like each other. The housing wasn't just about shelter, but about other values such as community and belonging (and implicitly, this is desirable housing and should be more widely provided). The argument is that security of tenure should be available to everyone because, as they understand it, no-one these days really has access to secure employment. Finally, requiring a tenant to leave the house if their circumstances improved represented a way of penalising people and ensuring that they stayed poor.

The individual's right to choose featured strongly in the accounts. Two of my participants put it this way:

We don't put any pressure on people, don't even suggest it. It's not on the agenda. People are attached to their houses and that's it. (F3)

We accept that it's the person's home and they'll make the decision. (M3)

So too did the language of 'home'. The sense of ownership – the right to the housing – was justified on the basis that individuals had invested energy in the garden and

relationships with neighbours. The idea is encapsulated by M7, when he says: “a family has had children born and raised and been there for the next 15/20 years and all of a sudden they are asked to leave? Hang on: it’s the family home; they’ve been there for a long time.” The emphasis on private ownership values in public rental housing, and the sense of entitlement they feel, reiterates the point: these individuals are not negotiating subsistence values or poverty.

Conclusion

The issue of ongoing eligibility underscores some of the more important points raised in this chapter and provides background information for the exploration of processes in chapters that follow. In particular, it drives home the point about the nature of affluence, the middle class resources the participants had access to, and the interests being pursued. These relatively affluent individuals were concerned with the ‘higher’ values of community, belonging, social relationships and a sense of personal identity, rather than with subsistence values, and Foskey is a good example of this. As well, the example highlights the fact that affluence and access are associated with particular sets of resources. Again, Foskey’s income and education levels are a good example of this. The debate about ongoing eligibility reveals the significance of key capitals: their role in the participants’ ability to access the housing on an ongoing basis. It also illuminates the fact that some resources that are related to access may be embodied. In addition to the entitlement Foskey and the affluent individuals in my study held (and that allowed them to expect to be able to continue to access the housing on an ongoing basis regardless of their socio-economic status and the other opportunities they may have had), their cultural literacy – their access to middle class lifestyle discourses, for example – informed their sense of entitlement and provided

them with the means of justifying their access on an ongoing basis. Their sense of entitlement enabled them to reconfigure their wants as needs in their own mind, enabling them to justify to themselves and others their entitlement to the housing. It enabled their access to the co-operative during all phases and in an ongoing way. It also helped shape their self-confidence and allowed them a defensive rhetoric when challenged and a way of naturalising blatant conflict between their claims and their circumstances.

This question of ongoing eligibility also highlights the issue of needs claims. In general, this relates to the relationship between the arguments being made and the sense of entitlement to the housing. The people arguing for ongoing access understood and represented themselves as needy in particular ways. The Foskey example brings to light some of these conceptual and discursive mechanisms involved in this process. For example, her status as a sole mother was drawn on to justify ongoing access to the housing. My study reveals a similar pattern. Discussions about gender and sole parenthood status were linked to access in the case of the women's co-op and Pinakarri, for example.

The significance of mechanisms – systems of signification and identification in the production of needs claims – raises questions about process. This focus sets the scene for a discussion about how the field might be organised and, in particular, the factors that shape the possibilities for access. What were some of the mechanisms involved in the exchange of resources and interests? How are these facilitated through the organisation of the field in which they are being exchanged? These questions form the basis of the following discussion.

CHAPTER SIX

THE PROCESSES OF AFFLUENCE

The Bourdieusian framework applied in the previous chapter provided a rich account of the nature of affluence and brought to light some of the processes involved in the exchange of middle class capitals and the pursuit of middle class interests and, in particular, embodied forms of cultural capital that could be exchanged in the pursuit of ‘higher’ values. One of the key observations related to the matter of needs claims and signification systems in the processes of exchange.

The aim of this chapter is to explore these processes of affluence – the means by which the participants were able to exchange their resources in the pursuit of their interests – in more detail, and also to identify some of the mechanisms that enabled the conversion. In particular, I am interested in uncovering the conceptual and discursive mechanisms that enabled the participants to use their middle class capitals to access the co-op housing resources, in the first instance, through their submissions and in joining an existing co-op (and also in relation to their ongoing access).

In this chapter I will outline two mechanisms in particular that facilitated the exchange of their capitals for interests in this field. The first of these relates to the formal accounting framework for measuring need and regulating access. The second relates to a process of semantic elasticity – “a degree of indeterminacy and fuzziness” (Bourdieu 1987: 13) - in the signifiers of need that formed the basis of their needs claims. I will argue that each of these mechanisms operated to legitimate their access to a ‘poverty identity’ and ultimately to resources meant for the poor. The first did so by conceptualising need – as resources – in a limited way, thereby

obscuring the middle class capitals the affluent participants possessed. The second did so by obscuring the middle class interests they were negotiating. I will conclude the chapter with a discussion of process, arguing that the outcome was not determined by the field alone; rather, it provided a subject position that fit their experience and middle class habitus. It was the combination of these that ultimately enabled their access to the housing resources.

As outlined in Chapter One, the field relates to the space of social relations, which includes institutions, conventions, rules and ways of thinking that generate and authorise particular ways of speaking and acting and therefore shape the possibilities for negotiations. The field provides the social and cultural setting in which processes of exchange may occur. In the context of this case study, the field is the amalgam of the conceptual and discursive frameworks through which possibilities for action are organised. In this case study, these include the co-op model of housing and welfare, and the broader lifestyle movement within which they are contextualised. These conceptual and discursive frameworks represent the symbolic economy in which the negotiations around the concept of need and capacity to access took place.

Conceptual narrowness

In Chapter Two I explained the dominant framework that is used to account for poverty and regulate access to the housing resources is the income framework. This conceptual framework for understanding need and (dis)advantage focused on the economic sphere alone: the single dimensional indicator of (low) income. The income approach was blind to the fact that there may be – and in this case were – other resources at hand. The approach is clearly inadequate for accounting for the range of resources held by and available to the participants in my study. In particular,

the cultural capital that they possessed – their educational levels, sense of self-confidence and entitlement, and cultural literacy – that were so significant in terms of their ability to access the housing, were hidden by this income framework.

The obfuscation of these resources matters because it is the middle class resources that went unnoticed. These were resources that set these individuals apart from other individuals who may be also on a low income but have few of these other resources. By turning a blind eye to the difference between the individuals who have them and those who don't, the income framework effectively allowed the participants to masquerade, or pass, as poor. As such, this measure of poverty turned out to be one of the key mechanisms that facilitated unequal access.

Semantic elasticity

The second mechanism that was vital to their ability to access the resources is more complex and involves the key signifiers of poverty in the field. Key signifiers operate as 'key words' in discourse. As Fraser and Gordon (1997) argue, these tend to harbour perspectives that advantage dominant groups and work to authorise and legitimate these views at the expense of others. For that reason it is important to critically examine these, an exercise these authors refer to as 'critical political semantics'.

As will be seen, the key signifiers of poverty in the field were expansive: there was a semantic elasticity that enabled the inclusion of interests besides subsistence interests. Put simply, semantic elasticity refers to the idea that the same word can apply to different things: it is a concept that highlights meaning making practices. It is a key concept in Bourdieu's writings and is central to my discussion in this chapter, so I will quote Bourdieu at length.

Objects in the social world always involve a degree of indeterminacy and fuzziness, and thus present a definite degree of semantic elasticity. This element of uncertainty, is what provides a ground for different or antagonistic perceptions and constructions which confront each other and which can be objectivised in the form of durable institutions. One of the major stakes in this struggles is the very definition of the boundaries between groups, that is to say, the very definition of the groups which, by asserting and manifesting themselves as such, can become political forces capable of imposing their own vision of divisions, and thus capable of ensuring the triumph of such dispositions and interests as are associated with their position in social space. Thus, alongside the individual struggles of daily life in which agents continually contribute to changing the social world by striving to impose a representation of themselves through strategies of presentation of self, are the properly political collective struggles . . . What is at stake in symbolic struggles is the imposition of the legitimate vision of the social world and its division, that is to say, symbolic power as *worldmaking* power . . . the power to impose and to inculcate principles of the construction of reality, and particularly to preserve or transform established principles of union and separation, of association and dissociation already at work in the social world such as current classifications in matters of gender, age, ethnicity, region or nation, that is, essentially, power over *words* used to describe groups or the institutions which represent them. Symbolic power, whose form *par excellence* is the power to make groups and to consecrate or institute them . . . consists in the power to make something exist in the objectified, public, formal state. (Bourdieu 1987: 13-14)

In other words, the same signifier contains different and sometimes antagonistic points of view. As such, it represents a site of contestation over meaning. Semantic elasticity provides the basis for symbolic struggle: a struggle over which version of reality is legitimate. Power relationships are inherent in this process. The symbolic struggle is a political struggle, for those who hold the power to determine meaning and the dominant world view do so by excluding and delegitimising the views of others. The dominant view of the world is institutionalised across the suite of significant locations that determine value and shape possibility, and in that way is implicated in setting the conditions for existence.

Imbalances in power relationships between different social groups are central to the process. Not everyone can equally access the symbolic realm, and those individuals and groups who have greater power in the material sphere also tend to be the ones who have power in the symbolic sphere. Again, in Bourdieu's words:

Objective relations of power tend to reproduce themselves in relations of symbolic power . . . not all judgements have the same weight. Objective relations of power tend to reproduce themselves in relations of symbolic power . . . [I]n the determination of the objective classification and of the hierarchy of values granted to individuals and groups, not all judgements will have the same weight, and those who have large amounts of symbolic capital, the *nobiles* (etymologically, those who are well-known and recognised), are in a position to impose the scale of values most favourable to their products [desires] – notably because, in our societies, they hold a practical *de facto* monopoly over institutions which, like the school system, officially determine and guarantee rank. (Bourdieu 1989: 21)

Thus power circulates between the symbolic and political economies and relations of advantage and disadvantage are reproduced. There is much at stake.

I have already shown that there was a range of meanings for the key concepts relating to my participants' motivations for living in the co-op, and that there was a clear tendency of one (more bourgeois) version to dominate over the other. 'Affordability' related to the desire to live in a preferred locale rather than a need for subsistence provision, and 'community' related to the desire for a sense of connection and belonging rather than a need for practical support. The range of meanings encapsulated within each of these signifiers is an example of semantic elasticity.

I want to explore the features of semantic elasticity – the range of meanings, the symbolic struggle and the propensity of the more affluent to dominate – in relation to three other concepts. These are the signifiers of poverty in the accounts: 'single mother', 'woman' and 'homelessness'. Let me state at the outset of this discussion that it is not my intention to dispute the fact that these conditions are associated with poverty. In particular, I do not wish to dispute the idea that women and especially single mothers are, on the whole, disadvantaged in this society. My aim instead is to argue that each of these signifiers had rhetorical weight as the basis for needs claims

that did not (necessarily) match the experience and interests of the participants in my study.

In other words, the signifiers were associated with images of dire, material and subsistence need consistent with the accounts of poverty that underpin the (residual) welfare policy and grace the pages of the poverty literature. As such, within this field, they worked to justify access to the housing, both initially and on an ongoing basis. Second, despite being key signifiers of subsistence poverty, each of the signifiers also encapsulated broader definitions of need that were, arguably, higher order needs. The expansive nature of the signifier contained the possibility of accounting for these other needs, offering a range of subject positions for the participants to access. Thirdly, in each case it was these other, higher order needs that my participants were negotiating. Despite needs claims being based on subsistence values, the resources were ultimately provided in the service of their middle class interests. In each case, the common signifier concealed the difference between the two sets of interests and the different ends the resources would serve. Such is the power of semantic elasticity.

The single mother

The concept of ‘the single mother’ signifies a number of things in the public mind. It is seen by the more right wing as a cause or consequence of family and moral breakdown, an unnecessary weight on the welfare system (Skeggs 1997). More importantly, the single mother is widely accepted as a signifier of poverty. As outlined in the thesis introduction, the relationship between sole motherhood and poverty is well documented (Weitzman 1985, Goode 1992; Saunders 2005), and single mothers are widely recognised as a key poverty group.

The association of single mothers with poverty and hardship – along with moral judgment and a lack of respectability – means they are ascribed a low status. Skeggs argues that single mothers are “always coded as working class” (1997: 51). At the same time, single mothers are themselves commonly used as a code *for* poverty. They are represented as most in need and deserving of sympathy and social support. The image of the single mother features in countless narratives of poverty in the mass media: sole mothers, in many cases, are *the* face of poverty. Michael Moore’s (2002) film *Bowling for Columbine* provides just one example: in it we are reminded of the impossible burden of the poor (black) single mother, raising the child(ren), working fulltime and charged with preventing violence in the USA. As one reviewer of the film explained:

“No wonder there is so much violence in the poor community,” he [Moore] says, “because there are so many acts of state-sponsored violence against the poor. In the movie, you see the single mother who is taken away from her kids in a welfare-to-work program, put on an 80-mile roundtrip bus every day, where she doesn't get to see her kids because she has to work off her welfare. And then, lo and behold, her 6-year-old, staying at the uncle's (house), finds a gun, takes the gun to school -- and she doesn't see him because she's already on the bus to pay off her welfare”. (Reid 2002)

The rhetorical significance of the concept of the single mother was also evident in the debate about Foskey’s access to public housing in Canberra that I outlined in the last chapter. Recall the following quotes:

Foskey is a single mother. Presumably she got the house in the first place because she was poor and needy.

. . . Single mothers are marginalised and subjected to harmful policies and practices . . . condemned . . . as parasites.

[Compare Foskey’s current situation with] a 38-year-old single mother of two children . . . It is evident that current policy is dysfunctional when we see a struggling sole parent and her son.

The idea that that Foskey was poor because of her sole mother status – at the time of moving into her house and also in an ongoing manner – was unquestioned and

unchallenged in the debate. Even when her income was targeted, the attack was *disconnected* from her single mother status. Foskey was either well-off *or* a single mother' she was never explicitly labeled as a 'well-off single mother'. Such is the strength of the trope of sole motherhood as an indicator of poverty. Conceiving or justifying poverty and disadvantage in relation to 'stigma' and value is an important point and one I will address in the following section.

The single mother identity was conspicuous in my case study, with ten women and one man (from six of the seven co-ops) identifying as a sole parents. Although the Pinakarri co-op did not represent itself as a co-op *for* single mothers in the way that the women's co-op (Inanna's Housing Collective) identified itself as a co-op for women, around half of its members were sole mothers and the group identified itself on its website: as "a group of mostly sole parents on low incomes" (F14; also see Pinakarri n.d.). Of the participants, five specified that they were poor in relation to their sole parent status. This was particularly apparent in discussions about why they wanted to live in the co-op. Explanations began with the phrase "I was a single mother", "she is a single mother" or "there are a lot of single mothers here", but the participants did not expand on what they meant or how their sole parent status related to poverty or housing need. Rather, the meaning was taken for granted; the signifier effectively spoke for itself.

Despite the concept of the single mother being a key signifier of poverty, in real life, of course, there are a range of material positions experienced by individual single mothers. While the subject of the stereotypical accounts – the poor, single, deserted, young or black single mother with multiple dependents - does exist, so too does the educated woman who chooses to have a child, to be a stay-at-home mother, to study

and so on. Such women are not necessarily on a low income or struggling financially; they may be comparatively poorer than their children's father but they may also have been able to secure adequate arrangements for financial support (Lacroix 2006). The category also includes well-resourced individuals.

This was especially evident in the case of Deb Foskey, who – as indicated – had a high level of education, work experience and income. The participants in my study who identified as single parents also did not meet the usual idea of poor single mothers. This was attested to by their levels of education and work experience, but also by the low child to adult ratio and by the ages of the children. Of the single parents, all but three had one child, and of these, all but one had only one child under 16 at the time; as well, two of these had their child with them only part of the time. It may well be that the situation of these mothers had changed over time and that gaining secure and affordable housing had made a significant difference to their capacity to manage the pressures of single parenthood. What was noteworthy, however, was that if they spoke of their single parenthood as disadvantage, they did not necessarily relate it to their financial circumstances or material disadvantage. The issue for F6 was the same as the one made in defense of Foskey: that her problem as a sole parent – like her problem as a low income person more generally – was the sense of shame and stigma associated with the identity. F6 explained that single mothers suffer stigma because their contribution (particularly in regard to reproductive labour), like the contribution of women more generally, is not valued in society. F6 also explained children were not valued, and for that reason she was disadvantaged in the shared housing market. In her words, “no-one wants to live with kids”. F4 was the only sole parent who spoke of sole parenthood and disadvantage in

terms of a struggle at the level of subsistence: the difficulty of providing enough money to pay for food and shelter.

Although there were a range of positions that a single mother might occupy, the participants in my study were, on the whole, relatively affluent (both, as I have argued, in terms of the resources they had, but also in terms of the interests they were negotiating). They did not fit the stereotype of the poor, single mother, struggling to survive and care for her children. Like Foskey, they represented the more bourgeois or elite end of the scale. Nevertheless, the signifier of the single mother appeared to work as code for material disadvantage.

Woman

The concept of woman also operates as a key signifier of poverty: material and subsistence need. In many ways it is the larger category of which single mother is the direst version. The association between women, poverty and disadvantage is generally related to the sexual division of labour and especially women's traditional responsibility for reproductive labour (Lister 2004). Older women (single or widowed), who suffer the cumulative negative effects of the gendered division of labour, discrimination in the labour market and gender stereotyping (Ladner Birch 1985; Lister 2004) are particular evidence of women's comparative poverty with men over the life cycle. The connection between women, poverty and housing is also well documented. As Watson (1988) explains, women are disadvantaged in the housing market compared with men because, on the whole, they don't have the same levels of income and tend not to have the same borrowing capacity. Female heads of households with children (single mothers) and older single women are well recognised as one of the groups most likely to be in housing poverty (Ladner Birch

1985; Leavitt 1985; Shaver 1998; Watson 1998; Adkins et al. 2003). Within the discourse of women and poverty, the struggle is with subsistence need.

Not all of the women in my study agreed with the idea that women are disadvantaged. F5, for example, commented that women are no longer disadvantaged in society because they had equal access to education and work opportunities. Nevertheless, the concept of woman was widely drawn on as a signifier for poverty in the study and worked to help secure access to the housing resources. This was especially evident in the co-op that was designed to provide housing for women. As already noted in Chapter Three, the rule of the women's co-operative was that, whilst people of either gender could live in the co-operative, it was only women who could be members, with the intention that it was the woman who would get the house. This was justified in terms of women's social disadvantage: that generally women (and their dependent children) are the ones to leave (lose) the house when a relationship breaks down. Inanna's Housing Collective explicitly expresses the material disadvantage women suffer on their website:

According to the Humphrey Institute of Public Affairs, "while women represent 52% of the world population, they perform nearly two-thirds of all working hours, receive only one tenth of the world income and own less than 1% of world property" (Inanna's Housing Collective n.d.)

Of course, as with single mothers, there are degrees of material poverty that women experience in real life. Gender intersects with class and race, and some women can access more material resources than others. This was also true of the women in my study. At one end of the spectrum was a single mother with two children, studying and working to pay for subsistence goods, who did not have other forms of housing available that she could afford. At the other end of the spectrum were women who had no children, who had educational qualifications already, who were working, and

who had access to other forms of housing that they could afford if they decided they needed it.

However, the women in my study tended to fall into the elite end of the spectrum in terms of their material disadvantage, in terms of the resources they held and the interests they were negotiating. As we have seen, the relationship between resources and interests is not clear cut but there is a tendency for more bourgeois resource levels to be associated with more bourgeois interests. The important point here is that there are degrees of affluence in terms of the interests being negotiated contained within the signifier ‘woman’, and the women in my study were negotiating interests at the more affluent level. In any case, it is hard to see that they were materially disadvantaged on the basis of their relationship to reproductive labour. Whilst half of the women had had children at some time, half had not and of the rest, their children were often no longer dependent or living with them. In the women’s co-op, F4 was the only woman who had children in her care.

There are other ways of being disadvantaged as a woman besides material disadvantage.¹ Women are disadvantaged not just on the basis of material factors such as reproductive labour, but also on the basis of value, status or identity. As noted in Chapter One, Fraser (1997) refers to these in terms of two types of injustices or needs claims: those related to problems of material distribution and those related to problems of recognition.

¹ An obvious point here, especially in the context of a discussion of housing need, is the link between domestic violence and women’s homelessness. Over the course of my investigation, the issue of domestic violence in regard to co-ops came up briefly on two occasions. It was mentioned by Adams (1999) who, as noted in Chapter Three, described the women’s co-op as ‘a refuge for women escaping domestic violence’. The second occasion was the National report into women and homelessness (described in the thesis Introduction), which mentioned (in passing) that co-ops represents a promising site for women escaping domestic violence. However, the issue of violence was not raised by any of the interviewees in my study and for that reason I have not explored the issue in this thesis.

According to Fraser, claims based on redistribution have at their core issues of social and economic exploitation. It is a problem rooted in the political economy. In Fraser's words,

Examples include exploitation (having the fruits of one's labour appropriated for the benefit of others); economic marginalisation (being confined to undesirable or poorly paid work or being denied access to income generating labour altogether), and deprivation (being denied an adequate material standard of living (1997: 13).

By contrast, claims based on recognition revolve around issues of identity and difference, and identity politics. The root of this problem is the cultural order, seen in:

patterns of representation, interpretation and communication that are associated with another culture and are alien and/or hostile to one's own; nonrecognition (being rendered invisible by means of the authoritative representational, communicative and interpretative practices of one's culture); and disrespect (being routinely maligned or disparaged in stereotypical public cultural representations and/or in everyday life interactions). (Fraser 1997: 14)

Following Fraser, Lister (2004) describes recognition issues – in relation to poverty – in terms of “lack of voice; disrespect, humiliation and an assault on dignity and self-esteem; shame and stigma” (Lister 2004: 7).

In other words, redistributive injustice relates to the need for material resources, whereas recognition injustices relate to issues of value and identity. As Fraser points out, the two types are intertwined and mutually supporting. Material economic institutions are underpinned with signification systems and discursive practices supported by material, institutional frameworks. Nevertheless, Fraser distinguishes between them for analytical purposes. Class – as socio-economic disadvantage – is positioned at one end of the spectrum whilst sexuality – as symbolic disadvantage – is positioned at the other. Gender is a bivalent category, involving both material

exploitation – seen in the problem of women’s relationship to the division of labour – and sexism:

the pervasive devaluation and disparagement of things coded as ‘feminine’ . . . expressed in a range of harms suffered by women, including sexual assault, sexual exploitation, and pervasive domestic violence; trivialising objectifying, and demeaning stereotypical depictions in the media; harassment and disparagement in all spheres of everyday life; subjection to androcentric norms . . . attitudinal discrimination [and so on] (Fraser 1997: 20).

In unpacking the two sets of problems, Fraser makes the critical point that the two sets of problems have different causes and require different solutions. The injustice of misrecognition is not caused by distributive inequality but by institutionalised forms of evaluation that deem some things worthy of respect and esteem, and others not worthy (Fraser 1995). Disadvantage that flows from economic injustices requires an economic solution: the redistribution of material goods: income for example. By contrast, the problem of cultural injustices requires cultural solutions: recognising and revaluing groups that have been previously devalued, and so on. Like the problems, the remedies are not distinct. The remedy for socioeconomic injustice is redistribution, not recognition and vice versa.

Fraser’s account of women’s disadvantage – the analytical separation of the two forms of oppression – is useful because it accentuates differences between women in terms of their relationship to subsistence. Whilst it may be true that there are both material and non-material aspects of poverty and that these might be related, the non-material factors on their own do not represent material poverty. Poverty and disadvantage cannot be reduced to one another.

Drawing on Fraser’s typology, the women in my study, if disadvantaged on the basis of their gender, were more likely to be disadvantaged in non-material ways that

related to issues of identity and recognition rather than material poverty. This is where the discussion of stigma comes in. As single mothers, F6's concern related to social stigma not material disadvantage. The concern is the same in the Foskey case: the problem for single mothers is not material disadvantage but identity, shame and stigma (issues of recognition not distribution). F6, F3 and F17 related the concept of 'woman' to women's empowerment as speaking out or finding a voice.

In fact, material disadvantage as a consequence of the sexual division of labour, did not appear to be a key feature of the co-op. F4 said that women with children were discriminated against by childless women in the women's coop. F4 stated that rather than experiencing support her co-op was not 'child-friendly': she said that there was a bias against women with children in her co-operative, compared to other co-operatives, even though this one was a women's co-operative. The evidence she gave to support her contention was partly material – she said, for instance, that the co-op had not been designed with a communal play area, and only four of the houses were equipped to accommodate children – and partly due to the attitude of the other members, which led to disputes about children making too much noise. In F4's mind, the lack of child friendliness may be due to the fact that four of the initial members were lesbian women who did not have, and didn't intend to have, any children. That children were not a priority for an avowedly women's co-op highlights the gap between the signification system used to justify the co-op as a women's co-op, and the way reproductive labour (as with material poverty) had little if anything to do with the needs of the women who established the co-op or those who lived there on an ongoing basis.

If you accept Maslow's argument – that issues of identity, along with self-expression and self-actualisation, represent higher needs or values – then it is easy to see that my participants were not negotiating material subsistence values either, and were positioned at a further distance from necessity than the poverty signifier suggests. The higher values dominated the accounts of my participants. The women in my study tended to be negotiating gender from recognition positions in favour of gender as subsistence claims. In fact, women with children were discriminated against in the women's co-op. Regardless of any suggestion that the co-op was justified on the basis of women's relationship to reproductive labour, the co-op served the interests of women who were not negotiating motherhood and the material effects of care labour, but were negotiating the injustices of recognition instead.

That resources claimed on the basis of one set of needs are used in the interests of a different set of needs (as in this example of 'women') may not be a problem if you see recognition claims as equal to redistribution claims: it may not be a problem if you think that the need for recognition might be solved by a redistribution response. However, it may be more of a problem if redistribution claims are allowed to service recognition injustices, and if resources set aside for redistribution purposes are appropriated, and therefore become unavailable for the purposes intended. The claims for funding and the claims to membership of the co-op were not closely tied together in this process.

A focus on the example of gender – the single mother and woman – first and foremost demonstrates that these signifiers are complex. They represent a range of interests and therefore can accommodate a range of experiences: there is elasticity in their meaning. Nevertheless, they operate in the public mind to conjure images of

dire, urgent and material need. In the context of needs claims, this simulacrum is the abstract subject of the residual welfare state. At the end of the day, this sets up a situation where the signifier works to include interests that might be different to, or 'higher' than, those implied in the needs claim: interests that fall into the elite end of the interest spectrum. In the case of my participants, that is what happened. The signifiers worked to invoke a sense of dire, material, subsistence need (the life and death situation that is implied) and served their needs claims, but in practice they worked to obscure these other, more elite interests. The example of homelessness is particularly useful for illustrating the point.

Homelessness

In many respects, homelessness provides a more explicit example of what I have been arguing: As a signifier of poverty it is incontestable. In the context of Australian residual welfarism, homelessness has always been targeted as a fundamental need (Paris 1997; Burke P. 1998). I have left it to the last in my chapter because its emergence as a signifier of poverty in my case study points to the cultural literacy that my participants had, and the role of this particular signifier in the exchange of their resources.

'Homelessness' is a key signifier of poverty in this society. Homelessness is commonly understood as sleeping rough, as evidenced in the following quote.

Life and death on the mean streets In the nine years that I supported homeless people sleeping rough under bridges, in parks, lanes and derelict buildings, I was constantly astonished by the unyielding severity of their peripatetic lifestyle. When you sleep rough, your existence takes on an unequivocal fragility. You're exposed to the elements and frequently succumb to illness. Your blankets and possessions are often stolen. You stand a good chance of being physically assaulted, harassed or openly mocked just for being who you are. A 70-year-old homeless woman I worked with told me how one night she woke up in a shop alcove to discover a man in a suit urinating on her. Is it any wonder that the homeless often conceal themselves from prying and judgmental eyes? (Middenthorp 2007: 1)

As the quote suggests, homelessness is associated with a sense of desperation, and a depth of poverty that produces a life or death situation (Burke, P. 1999). Less obvious perhaps, the concept of homelessness is also related to my other two key signifiers of poverty: the concepts of single mother and woman. The high and increasing representation of women in homelessness categories in Australia is well documented (Adkins et al 2003; Chamberlain and McKenzie 2004; AIHW 2005b)². The ‘bag lady’ is a stereotypical representation of homelessness (Kisor and Kendal-Wilson 2002). Ericd’s (2006) image of a homeless woman (below) in *Wikipedia*, the online encyclopedia, is a good example of the centrality of women in popular images of homelessness. In the Foskey example earlier, the homeless single mother living out of a car boot on the side of Black Mountain with her disabled son became the media’s challenge to Foskey’s entitlement to public housing.



(Ericd 2006).

² Women represented 43% of the homeless population in Western Australia in 2001 (Chamberlain and McKenzie 2004).

Thus the concept of homelessness is commonly understood in terms of being unhoused: a lack of basic shelter as captured in the terms ‘rooflessness’ and ‘sleeping rough’ (see Australian Bureau of Statistics 2004). However, in recent times, the concept of homelessness has come to be understood in different terms in Australian welfare policy, encompassing a broader and more inclusive meaning than basic shelter (State Homelessness Taskforce 2002; Chamberlain and Mackenzie 2004; Pendergast 2004). According to McIntosh and Phillips (2000), the change can be pinpointed to an Australian Bureau of Statistics Occasional Paper based on the 1996 census and published in 1999. This paper, entitled *Counting the Homeless: Implications for Policy* (authored by Chris Chamberlain) included as homeless not only those people sleeping rough but also those in boarding houses and supported accommodation services, or staying with friends and relatives. As highlighted by McIntosh and Phillips, Chamberlain’s decision to include these other categories can be contextualised in other more inclusive definitions of homelessness already in circulation at the time, as used by the Supported Accommodation Assistance Program Act 1994 and also within the AIHW’s concurrent report on homelessness.

The expanded definition of homelessness incorporates recognition of the need for safety and security as well as for basic shelter, the fact that homelessness tends to be a gradual process rather than a single marked event (Chamberlain and Johnson 2000). Underpinning the more expanded conceptualisation of homelessness is the idea that homelessness may be literal, subjective and cultural. A literal definition of homelessness might, for example, refer to the act of sleeping rough. A subjective definition accords validity and respect to an individual’s perception of themselves as homeless: thus homelessness might be expected to include people who are (un)happy

with their accommodation (Chamberlain and Johnson 2000) – and holds that their experience is valid and worthy of respect. The cultural definition acknowledges that homelessness is culturally constructed and historically contextual, and calls for a housing benchmark. In Australia currently, the accepted benchmark for housing is, ordinarily³, “a small rental flat to live in – with a room to sleep in, a room to live in, kitchen and bathroom facilities of their own, and an element of security of tenure” (Chamberlain and Johnson 2000: 8).

From this perspective, three basic positions or tiers of homelessness have been mapped out. These “degrees of homelessness, from the seemingly destitute ‘rough sleeper’ to those who have a shelter but are unsafe in that shelter or who lack security” (MacIntosh and Phillips 2000), are referred to as primary, secondary and tertiary homelessness. Primary homelessness is technically defined in terms of living on the streets, in deserted buildings or parks, in cars, under bridges, in derelict buildings for temporary shelter. Secondary homelessness involves moving between various forms of temporary or transitional accommodation because the person has nowhere to live. This includes staying with friends or relatives, staying in emergency accommodation and boarding houses (including hostels, night shelters and refuges) on a short term basis (operationally defined as 12 weeks or less). Tertiary homelessness involves living in single rooms in boarding houses on a long-term basis. This definition also includes a sense that the housing does not meet the minimum cultural or community standard: that if it does not have a separate bathroom, kitchen or living room facilities, or the security of tenure provided by a lease. The category of tertiary homelessness may also be applied to people living in

³ Some types of accommodation do not meet this criteria, for example nursing homes, student villages and prisons, but the people living in them are not considered to be homeless because the expectations are different (Chamberlain and Johnson 2000)

caravans. This is because boarding houses and other types of emergency accommodation are usually uncommon in regional areas and country towns and for that reason social workers will sometimes refer homeless people to caravan parks (Chamberlain and Mackenzie 2004). People in this third tier of accommodation are considered as homeless because their accommodation does not meet the minimum community standard (Chamberlain and Johnson 2000; Chamberlain and Mackenzie 2004).

The concept of homelessness was heavily drawn upon in the accounts of a number of my participants. This most obvious example is in the securing of funding through the International Year for Shelter for the Homeless program for the publication of the FFHC's (1987) *Housing Ourselves*, which (as explained in Chapter Two) documents the development of the first WA co-op, on the understanding that co-ops were consistent with the program's aim of "helping the homeless and the inadequately housed" (FFHC 1987: i). It was also evident in M2's assertion that his co-op had been successful in securing funding, partly because they had submitted the application in the International Year for Shelter for the Homeless and because there was no Homeswest accommodation for single people at the time. The concept of homelessness featured in other ways too, although sometimes in ways that were less obvious. F4's account of her life in private rental accommodation and having to trade off accommodation for food – going without meals in order to pay the rent – highlights the tenuous nature of her housing situation (the reverse trade would have

meant food but nowhere to live).⁴ F5 said she had pursued the co-op in the first place because she didn't want to become a bag lady. As well, many of the participants had lived in shared accommodation (and would have had to return to it if not for the co-op), and at least five of these felt that shared housing was inappropriate. Other people had also lived in sheds and caravans; one of my participants on a co-op waiting list was still living in a warehouse. Objectively, these housing situations do constitute homelessness under the broad definition of homelessness in the policy framework, although none of my participants or any of the other members of the co-op, by their own reports, had been sleeping on the streets or were in danger of having to sleep rough.

The point I want to make in relation to their accounts of homelessness is that the signifier of home that they used in the context of their discussions played into the idea that housing and homelessness was about more than just shelter. It related to the ability to stay in one place (rather than in transitional accommodation) and through such security of tenure, to be able to form relationships, develop a sense of belonging and identity. It relates to the difference between housing and 'home'. The rhetoric of 'home' particularly underpinned the needs claims in the discussion of ongoing eligibility. Recall, for example, F2's sense that she didn't have a sense of 'home' whilst staying at her mother's or boyfriend's place, and also the argument that people should be able to stay in the co-op on the basis that the house was their home (seen,

⁴ F4's account of juggling subsistence needs is consistent with reports in Saunders et al.'s (2006) study of poverty in Australia. For example:

I think every one of us in here has forgone, usually it's food we forgo – it's the easiest thing to do because we must all pay the rent, that is our first priority, then of course we have to pay the bills like electricity, gas or phone and if we have water, that sort of thing, we must pay that and usually us, ourselves is the last important thing we have to pay for" – Group 3 (Saunders et al. 2006: 7).

for example in M7's comment: "Hang on, it's the family home"). The same ideas were readily seen in Foskey's defense of her right to stay in public housing.

A close examination of the interview data highlights the different terms of their choices (and thus the values they were negotiating). The individuals may have been living in shared accommodation or caravans, but they had other income and locational choices: their objective claim to secondary or tertiary homelessness could not easily be seen as crisis housing. Nevertheless, as I have said, their accounts of homelessness can be seen to fit with the accounts of secondary and tertiary homelessness provided by the policy framework. The possibility of such a fit is clearly demonstrated in the account of FFHC funding in *Housing Ourselves*:

For homeless people, 'housing' may seem little more than shelter. In desperate situations, questions of quality of housing do not extend past immediate issues such as sound roofs and adequate plumbing. These are still a privilege rather than a right under WA's present tenancy laws. The notion of quality in housing, however, connects intimately with questions of community, personal environment and quality of life. It is around these aspects of housing that co-ops offer particularly exciting options. (FFHC 1987: 2)

The concept of home and homelessness that is provided here, and was embedded in the accounts of my participants and the related example of the Foskey scenario, turns on ideas of personal relationships and quality of life that are espoused by the lifestyle movement. Moreover, they are related to issues of identity and belonging that are also reminiscent of Fraser's concern with recognition.

So the concept of homelessness operated in a similar way to the concepts of 'single mother' and 'woman'. It operated as a key signifier of subsistence need and as a basis for their needs claims. There were a range of levels of homelessness that were ascribed to the signifier with their lived experiences more closely aligned with the secondary or tertiary end of the poverty spectrum as it appeared in the policy

framework, and with the more subjective and cultural definitions of homelessness, than with literal and primary homelessness. The actual needs that ended up being serviced by the housing resources were higher interests. Their poverty identities were legitimated and other, more bourgeois subject positions were made available via the semantic elasticity of the poverty signifiers.

Throughout this discussion of semantic elasticity I have said that there were a range of meanings associated with each of the key signifiers of need in the field, from subsistence to other, higher needs. I have also argued that my participants fell into the elite end of the spectrum in terms of the needs they were negotiating. The difference in interests, and the fact that although their needs claims may have been made on the basis of subsistence and material needs (that were evoked through commonplace understandings of poverty), meant that the resources were in effect used in the service of higher, non-material needs. However, this was obscured by the signifier in each case, which did not discriminate linguistically between the positions.

The semantic elasticity of key signifiers of need (in relation to interests) meant that there was an appropriate subject position available for my participants to adopt that was more closely aligned with their interest in the housing.⁵ The fact that there was such a position, that there was a difference in interests represented by each of the signifiers, and that the difference was obscured by the common signifier in each case, meant they could legitimately claim the signifier (and they did): their ownership was authorised through the process.

⁵ Interestingly, the three tropes – of single parenthood, gender and homelessness – all came together in a deeply ironic way in M8's account of his housing plight. He felt discriminated against by the public housing system because he was "in one of those neglected brackets: male, single and forty". In a 'strategic reversal' of the trope of (dis)advantage (see Eveline 1994), M8 was able to argue that he was disadvantaged by not being able to access the usual signifiers of disadvantage.

Semantic elasticity of key poverty signifiers combined with the conceptual narrowness of the low income framework to provide the co-op participants with access to the poverty identity. Through this symbolic process – their ability to use and control words – these middle class individuals were able to impose their perspective of reality, their views and experience of lack. Their vision of the world and their reality in regard to poverty and need managed to transform established understandings of need that revolve around subsistence issues.

Now that I reflect on this phenomenon and the way these three signifiers operated, I realise I had had a suspicion from the start and throughout the entire interview process, that there was something out of place. In particular, it was a sense that the people I knew and had in mind when thinking about the value of co-ops – and especially the single women with small children struggling to feed and house themselves on an ongoing basis – would not have been able to access the co-op (because they did not have the right kinds and levels of resources). I was also constantly struck by the way that most of those who had managed to access the co-op referred to themselves as disadvantaged (due to their status as women or single mothers), but were not like the women I knew. From this position of hindsight, having worked through the data and the relevant literature, questions are raised about the processes of signification and exchange and their consequences. In particular, what are their effects, and are they equally accessible?

Skeggs (2005a) shows that social inequalities with regards to class, race and gender (for example) are being produced in new ways and in particular through systems of representation in a dynamic she refers to as ‘cultural appropriation’. This is seen in her example of the way black male identity - “coded as cool” (Skeggs 2005a: 58) – is

frequently taken up by white middle class actors in popular culture films and music). This black identity serves as a resource – a form of cultural capital – for individuals in the dominant white group. In regard to this phenomenon, Skeggs argues that the appropriation of working class identity by the middle classes may serve different ends. As she explains,

some accumulate ‘dangerous’ and exciting practices and attach them to their bodies in the hope of increasing cultural capital, others just experiment and play; and others use the affect of the working-classes to forge their own political claims and authority. (Skeggs 2005a: 66)

There are two important points to be drawn from this discussion. The first is that whilst this phenomenon may result in benefits for the dominant group it may have negative consequences for the subordinated group. As Skeggs argues in relation to class, there are material consequences that follow on from the fact that class is produced as culture and lifestyle rather than as a condition rooted in the economic and political, namely that socio-economic status is individualised and constructed as a matter of dispositions. The second observation is that the identities - the systems of signification that produce cultural capital – are not necessarily equally available to both groups. Part of the value of the black identity for the non-blacks is that they can take it on and off at will in a process Skeggs (2005) labels ‘rebranding’. White men are not fixed by it, limited and culturally essentialised, in the same way the black men are. It is for this reason that blackness, as an identity, is not equally available as a resource to those who are black and those who are not.

The poverty identity, I suggest, may work in a similar way; advantageous for those who are not positioned by it and simultaneously inaccessible to those who are. The identity of the single mother is a case in point. As argued previously, the single mother is not just a signifier of poverty but is also bound to ideas about low social

status, moral judgments and a lack of respectability associated with being in a state of sole parenthood. However, a more affluent sole mother can more easily escape the moral judgments. The point is that the poverty identity has different implications for the poor than it has for the relatively affluent. The relatively affluent are not fixed by the identity in the same way. The middle class single mother can take up the identity and discard it at will, unlike the stereotypical single mother with ‘six children by seven different fathers’.⁶

The concept of ‘dis-identification’, as articulated by Skeggs (1997) in relation to her study of working class women, expands my point. The women in Skeggs’ study refused to identify as working class because it held negative associations, for example, a lack of respectability and a sense of shame. Not only did the identity not work for them as a source of cultural capital, it effectively worked *against them*, as a source of *negative* cultural capital, and they ‘chose’ to dis-identify (as working class) instead. The poverty identity in my case study may operate similarly: useful as cultural capital for those who are not fixed or essentialised by them but not necessarily for those who are. For this reason, they can be seen as resources in the symbolic realm that are not equally accessible to the poor and non-poor. These ideas highlight implications of the take up of the poverty identity by the middle class individuals for the poor.

In a similar way, I can see a link between cultural appropriation at the symbolic level and gentrification at the material level. The concept of gentrification is generally used to refer to the process that involves the influx of middle and upper class residents into poor neighbourhoods (Cybriwsky 1999). The incursion is due to

⁶ This stereotypical image is encapsulated in the character of Vicki Pollard in the popular television series *Little Britain* (see Dessau 2005).

processes of de-industrialisation – the loss of factories and an increase in office space. This de-industrialisation is associated with the renovation of urban centres which involves the upgrading of housing stock, tenure changes from rental to ownership, and the displacement of low income, low status, working class people and minority populations (Ley 1996). Thus gentrification represents a neighbourhood shifting from working- to middle- class in character, and as a consequence in housing prices.

The concept is reminiscent of the term ‘embourgeoisement’ that I referred to earlier in relation to the ‘death of class thesis’ in class theory (see also Cybriwksy 1999). Embourgeoisement relates to the idea that the working classes will become (or have become) middle class in nature. In much the same way, the concept of gentrification highlights the fact that the values my participants were negotiating and the interests that they held were middle class: associated with particular levels of affluence. In their hands, the concept of need took on a middle class shape, and a middle class account of need was *produced*. The concept of gentrification is useful here because it captures the sense of production that I want to highlight. There are two aspects to this: one is the production of middle class values and the other is the displacement of the lower socio-economic classes. The point is that the concept of need as it occurs at the lower socio-economic level becomes more like the concept of need at the middle class level. More importantly, the concept of gentrification captures the sense of processes at work. As we shall see, the middle class production of need was not a passive process. Rather, it was produced in and through the relationship between the field and the actors (who are themselves produced in and through the field).

Habitus: playing the field

The cultural field provided the possibility for exchange by making a subject position available for a middle class person to occupy and thus enabled my participants to pass as poor. However, the role of the field in shaping access does not mean that the field was deterministic or that the agents were passive in the process: cultural dupes produced solely by the field. In fact, the participants were active in the process, taking up the subject position that was available to them, arguing for their needs as equivalent or even identical to the more basic needs of those more commonly recognised in the field. This was seen in the examples outlined in Chapter Four of their initial attempts to secure funding. The participants said they were ‘using phrasing [the bureaucrats] were wanting’ and ‘arguing along the lines they were interested in’. They said how important it was to stay ahead of the latest trends in needs claims and the importance of being able to ‘know the system’. They also spoke of their sense that putting in a submission for housing for single people during the International Year for Shelter for the Homeless was strategic and would enhance their chances of success.

These examples suggest consciousness, but for my argument the extent to which the participants were cognisant of the choices they were making is actually beside the point. They were able to take up the position, and their ability to do so was related to the stock of capitals they held that determined their position within the field: even though they happened to be obscured by a key poverty measure within it. This was the case regardless of the extent of their awareness of what they were doing.

The ability of these co-op members to access the subject position made available to them by the field was related to their cultural literacy: one of the key embodied forms

of cultural capital that marked them as affluent. In my earlier discussion of cultural literacy I referred to it as ‘the right kinds of knowledge’: in particular, knowledge of the regulation and values of the field that provide the basis for engagement with institutions. In the case of my participants this related to their knowing about the co-op in the first place (remembering that it wasn’t advertised), and of significant bureaucratic processes and policy issues that were tied to their ability to secure funding. Their sense of cultural literacy can be expanded to include the discourses they could use, especially feminist discourses and discourses about homelessness. These gave them access to arguments about advantage as well as to arguments about rights and entitlement with which they could justify their claim to the housing resource, both originally and over time. The knowledge that they held in relation to these discourses further highlights their class position: their location in the broader social and cultural field. These discourses are most accessible to the middle classes: they are associated with middle class levels of education and professional occupations traditionally associated with the middle classes. This may be especially evident in regard to the policy discourse around the concept of homelessness; for the policy framework from which it emerges may be even less accessible to the general public than others (for example gender discourses) that have a greater presence in the public domain.

The cultural literacy of my participants that enabled them to engage in the policy field and the professional sector represents their ‘feel for the game’ (Lovell 2000) or their ‘middle class sensibility’ and was vital to their ability to take up the subject position and convert their resources into the interests they held. In Bourdieusian terms, it is their middle class habitus – their knowledge of how to play the game that

is produced through their position in the cultural field that they embody as disposition. The participants were provided, through their middle class habitus and capitals, with the ability to avail themselves of the subject positions the field had on offer.

In essence, there were key processes involved in the participants' ability to convert their stock of (especially middle class) resources in the pursuit of their interests. The field and habitus of the individual worked together to facilitate their ability to do so, through meaning making practices. The crucial determinants of their ability to trade their capitals in the pursuit of their interests were, on the one hand, the elastic definitions of poverty (semantic elasticity in relation to their interests) and, on the other, the attenuated definitions of poverty (conceptual narrowness in relation to their resources). These were processes in the symbolic realm that allowed the participants to see themselves as disadvantaged. They were processes that legitimated and institutionalised their identity as poor and produced it as cultural capital, which they were then able to use in exchange for the housing. These two processes – semantic elasticity and conceptual narrowness – as legitimating mechanisms within the field, were part of the problem.

At heart, my participants' ability to take up the middle class subject position offered by the field was facilitated by their middle class habitus that was produced *by* the field. This is a good example of the way the cultural field and habitus of the individual work together and, in particular, of the synergy between the middle class field and the middle class subject that Reay (2004b) refers to in her example of the institutionalisation of middle class advantage through the parental participation framework in schools. In my case, however, the synergy is between the neo-liberal

model of development (that is, the participation framework in co-ops that measures all individual against a middle class model of capability) and the abstract individual of the neo-liberal society (who is replete with the middle class habitus provided and rewarded by the society).

Conclusion

I argued in Chapter Two that co-ops represent a situation where what counts as need – the means of regulating access – was put into the hands of the people and that it would be interesting to see what their conceptualisation of need would look like. What my subsequent analysis of the case study material reveals, is that their conceptualisations of need are congruent with a group of middle class members of the lifestyle movement. It should come as no real surprise that they produced a gentrified account of need in the interaction between the cultural field and their middle class habitus. This analysis highlights the relationship between the symbolic and material economies: that control over meaning can lead to control over material resources. It underscores Bourdieu's point: that those who are the most affluent in the material economic sense are likely to be able to affect the symbolic realm. As such, they are in the best position to reproduce the symbolic systems that produce and reproduce their advantage. Such is their worldmaking power, and their success in the politics of need.

More importantly, the analysis highlights the role of structural and historical factors in the processes of legitimation and obfuscation that allowed these individuals to be misrecognised as poor. It is these factors that are highlighted in the distinction Skeggs (2001) makes between Bourdieu's and Fraser's use of the same word 'recognition'. In Fraser's usage, the term refers to issues of valuation: the processes

by which some bodies are read as having no value and therefore cannot accrue capital. In Bourdieu's usage, the term refers to examples where capital is acquired through particular acts of legitimation that obscure the social process of that legitimation.

Recognising the role played by symbolic mechanisms in the cultural field – and, in particular, the two key processes that combined with the middle class habitus to enable these relatively affluent individuals to pass as poor and gain access to the resources – reveals these mechanisms to be part of the problem. In the final part of the thesis, I explore the implications of my argument by taking up the matter of solutions. In Chapter Seven I turn to the question of accounting for resources in a more expansive or inclusive way: examining the new, multidimensional frameworks for accounting for need. In Chapter Eight, the thesis conclusion, I briefly explore the question of limiting the more expansive definitions of need as interest.

CHAPTER SEVEN

MULTIDIMENSIONAL FRAMEWORKS: NEW APPROACHES TO NEED AND (DIS)ADVANTAGE

Drawing on Bourdieu's framework, the previous three chapters provided an understanding of the nature and processes of affluence. A significant revelation was that there were two key processes in the cultural field that combined to facilitate access to the public housing resources by affluent members of the new middle class lifestyle movement in Australia. The theoretical framework for understanding need and (dis)advantage that was available – the single dimensional income approach that conceptualised need and regulated access – was one of the key mechanisms that allowed the participants to be misrecognised as poor. It is a mechanism that is well-recognised as problematic by scholars in the field of poverty research (Saunders 2005; McNamara et al. 2006) and I devote this chapter to it and them. The second of the key processes – the problem of semantic elasticity in key signifiers of poverty, or how we think about need *as interest* – is much less well-recognised, and I will return to it in my concluding chapter.

The single dimensional income approach becomes a key mechanism in the cultural field simply because it cannot account for the wide range of other capitals, which marked my participants as middle class in general, and as part of the new middle class, in particular. The aim of this chapter is to explore the possibility of accounting for resources in a more comprehensive way. Alternative theoretical frameworks have emerged that take a broader, multidimensional approach to the question of need and the factors that influence access besides income (Saunders 2005; Headey 2005). In view of my concerns, I welcome moves in this direction. However, in light of the

understandings derived from my case study – of the complex nature of affluence and the (often obscure) processes involved in access – I am concerned about the extent to which the new frameworks are able to account for the resources that fall outside the income accounting framework.

My concerns about the multidimensional frameworks, however, are more far-reaching than my case study and at this point of the thesis I will step back from my participants and examine the question of affluence more generally. Whilst generalisations cannot be drawn from a case study of this size and in this particular context, the research *has* provided insights into the processes and complexities of need and (dis)advantage. Based on those insights, it is reasonable to question the extent to which these new frameworks are able to account for the significant factors and processes of socio-economic inequality that were highlighted by my case study.

I will present the investigation in the following way. To begin, I will introduce the three main multidimensional frameworks. Next I will present an evaluation of these frameworks: first via the concerns of key commentators in poverty studies and secondly through my understanding of the nature and processes of affluence provided by the case study. Finally, I will outline the value of Bourdieu's framework of capitals – so useful in regard to my case study, and favoured by cultural theorists in the field of class and social stratification – for understanding poverty.

I will argue that the new frameworks, although representing a significant advance on the single dimensional income framework, are limited in important ways. They do not go far enough in accounting for the factors associated with need, poverty, affluence and (dis)advantage that were highlighted by my research. By contrast, Bourdieu's theory of capitals represents a superior multidimensional framework for

understanding need and (dis)advantage. It's precise value is that it provides not only a richer description of the significant factors shaping need, but also an explanatory framework – that is lacking elsewhere – for understanding the processes involved in the production of inequality, including those related to culture. With certain provisos, I suggest, the framework should be incorporated into discussions about need and (dis)advantage.

I preface this discussion by pointing out that the multidimensional frameworks have been developed within the field of poverty studies. The researchers advocating a multidimensional approach reach their position from a somewhat different concern to mine: identifying poverty rather than identifying affluence. Nevertheless, the assumption I am making is that poverty and affluence are interrelated. Both represent a position vis-à-vis access to resources, goods and services. Both can be seen as the ability or otherwise to access resources or meet needs, where the ability to do so is enabled or constrained by various processes. Moreover, one is (arguably) produced by the other, and via relations of inequality, advantage and disadvantage. Poverty and affluence, in my view, represent 'two sides of the same coin': they cannot and should not be understood in isolation from one another. Despite the divergent starting positions, frameworks for understanding poverty or affluence should work equally well in either case. In any case, the distinction I am making is necessarily implicit in the work of poverty theorists: every time they attempt to define or identify poverty they are invoking 'non-poverty'. A Bourdieusian approach, however, allows me to take a step beyond 'non-poverty' to 'affluence' (and, along with it, the relations of advantage and disadvantage implied by the term).

The new frameworks: deprivation, exclusion and capability

The literature on multidimensional frameworks is vast. In the discussion that follows I will rely, for the most part, on the works of two leading commentators in the field of poverty studies in Australia: Peter Saunders of the University of New South Wales Social Policy Research Centre (UNSW SPRC) and Bruce Headey, Principal Fellow of The Melbourne Institute.¹ Their work summarises most of the concerns of other commentators. I refer to these commentators as ‘progressive’ poverty theorists to distinguish them both from other (less progressive or ‘right wing’) theorists (Saunders 2005) who dispute the existence of poverty in a relatively affluent country such as Australia², and from those who might be satisfied with the single dimensional framework.

The multidimensional frameworks emerged from a critique of the income approach for addressing the problem of poverty. The limitations of this approach for identifying and understanding poverty are well documented within the field. Common concerns amongst Australian scholars point to limitations of data (due, for example, to reporting errors and delays), the difficulties of calculating social wage benefits (such as Medicare), and debates about where to set an income poverty line³ (see McNamara et al. 2006; Saunders 2005 for a discussion of these issues).

¹ Founded by Ronald Henderson who is famous for his pioneering work on the poverty line, the Melbourne Institute of Applied Economic and Social Research is a major site for the investigation of the nature, extent, causes and consequences of poverty and inequality in Australia (Melbourne Institute 2006).

² See Saunders (2005) for a discussion of the debates, or ‘poverty wars’, and the viewpoints put by commentators such as ‘the other’ Peter Saunders at the Centre for Independent Studies (CIS) who disagrees about the nature and extent of poverty in Australia. Also see Saunders (2002) and Tsumori, Saunders and Hughes (2002) for an example of these arguments.

³ The question of where to set the poverty line is tied up with debates about whether poverty should be measured in absolute or relative terms (Gordon 2006). Early attempts to define poverty suggested that it was absolute and related to the satisfaction of basic subsistence needs. Later, the idea was amended by the argument (attributed to Townsend 1979) that poverty or lack should be considered in terms of

The criticisms that emerge from a multidimensional perspective, however, are fundamentally different. The underlying presumption of these frameworks is that poverty is a complex condition involving a broad range of issues, dimensions, causes and consequences that cannot be accounted for by the restricted notion of income poverty (Saunders 2005). These include the well-established relationships between income levels and poor health, education, unemployment, violence and access to crisis services, for example (Saunders 2005)⁴. They include the fact that people may have access to other resources, such as assets, that they can use to supplement income and support themselves (Headey 2005). Furthermore, income-based approaches cannot provide information about the complex nature of poverty, the length of time spent in it (McNamara 2006) or the uneven distribution of poverty between individuals and within families (Saunders 2005). Nor can it account for the processes that are known to be associated with poverty (McNamara et al. 2006; Headey 2005) such as intra-family decision making practices, values, and the role of services (Saunders 2005). It is in response to this second set of concerns that the income approach has been rejected and the multidimensional frameworks developed.⁵

Despite the limitations of the income framework, advocates of a multidimensional approach are not suggesting that income-based analyses be dispensed with altogether. Rather, it is the single dimensional aspect that is at issue. From the multidimensional perspective, income continues to be recognised as a key aspect of

the resources and activities considered customary – ‘or at least widely encouraged or approved in the society to which they belong’ (Townsend cited in Lister 2004). What constitutes basic needs is not clear. The idea is that basic needs involve food, housing, health and transportation, but they are expressed differently in different contexts.

⁴ See Saunders (2005) regarding the new data from the Australian Bureau of Statistics (ABS).

⁵ According to Saunders (2005), the Senate Poverty Inquiry acknowledged the limitations of an income approach but responded with only vague recommendations.

poverty. Similarly, income-based measures – including the poverty line – remain an important indicator (McNamara et al. 2006). Such measures are, it is argued, especially useful for identifying and assessing a range of factors (such as the adequacy of income support benefits), for identifying changes over time, in relation to economic and social trends, and for international comparison (Saunders 2005).

The deprivation, (social) exclusion and capability frameworks have been the most influential multidimensional approaches and form the bedrock of much research and policy in global welfare and development amongst Western governments (Headey 2005).⁶ The deprivation approach underpins research in the United Kingdom and Europe (Saunders 2005), and the Irish Government’s poverty framework, while the exclusion approach underpins the European Union (EU) Laeken Indicators. However, neither of these frameworks has been drawn on extensively in Australia until recently (Saunders et al. 2006), where they are currently being used together in an Australian Research Council funded nationwide study entitled *Towards New Indicators of Disadvantage*, which has been designed to develop new indicators for identifying and measuring poverty in Australia (Saunders 2006). The capability approach – the framework for which its author, Amartya Sen, won the Nobel Prize in 1998 - is highly regarded for having produced a “paradigm shift” (Lister, 2004: 15) in conceptualisations of poverty and disadvantage. The reconceptualisation entailed a shift in focus – away from economics and towards individual choice, opportunity and quality of life – and the development of measurement tools for understanding international differences in poverty (Headey 2005). Sen’s approach has found practical expression in the United Nations Human Development Index and

⁶ Headey (2005) points to other multidimensional approaches that are influential in academic research, but are less known. He refers to these as the full income approach and the subjective expenditure approaches.

has had some support in Australia (Saunders 2005), where the Melbourne Institute has embarked on a major project to review and implement the approaches (Melbourne Institute 2006). Headey's (2005) research, which draws on the longitudinal HILDA survey forms and investigates the persistence of poverty throughout life, is a contribution to that project (Headey 2005). Scutella and Smyth (2005, cited in McNamara et al. 2006) also draw on the framework in relation to their study of child poverty. The key features of these frameworks are as follows.

Deprivation

The deprivation approach is based on the work of Townsend (1979, cited in Headey, 2005 and Saunders 2005). The approach centres on consumption and standard of living. It foregrounds material deprivation, low consumption and financial stress (Headey 2005). From this position, poverty is “an enforced lack” (Saunders 2007: 7). It is measured through a lack of, or the inability to realise, resources generally considered essential for opportunity and well-being because of lack of money (McNamara et al. 2006; Saunders 2005).

Within this framework needs are seen as relative, in a social, cultural and historical sense, rather than absolute (Headey 2005). Deprivation or deficit – where the lines are drawn around what people need – turns on the idea of the ability to realise the resources deemed necessary within the society in which one lives for (what has been referred to as) a modest, if not comfortable lifestyle.⁷ Nevertheless, there are certain items, resources and opportunities that are considered essential on the basis that they

⁷ Saunders (1998, cited in Headey 2005), defined two alternative lifestyles: “a modest lifestyle and a comfortable lifestyle” (Headey 2005: 15). According to Headey (2005) the approach was rejected by policy makers, on account of the political difficulty associated with the proposition that “a wide range of consumption items are often necessary for a ‘modest’ or ‘comfortable’ lifestyle” (Headey 2005: 15).

are widely, or more or less consensually, regarded by the public as essential to a normal lifestyle or mainstream way of life in a particular society, associated with the achievement of full membership in society and access to the opportunities it provides (Saunders 2005; 2006). If an individual cannot afford those items (resources) in that society then they are considered deprived (poor).

The approach seeks to identify and measure poverty or lack through a general set of deprivation indicators.⁸ The aim is to produce a framework that can be usefully applied to get an overall index as well as one that applies to different groups (age, income level, family type, education or social class) so that the different types of deprivation affecting different groups – and their underlying causes and solutions can be identified (Headey 2005). The indicators emphasis is on financial stress and how much money is required to meet the needs of particular families (households) (McNamara et al. 2006) but includes other concerns such as the need for improved services and attitudinal change, and the need to examine poverty from objective, normative (conventional) and subjective dimensions (Saunders 2005).

The desire for a working account of deprivation has led to the generation of lists that seek to identify those resources considered essential. Townsend's original list included customary diet, activities, living conditions and amenities. This list was later expanded to include clothing, housing, household facilities and fuel, as well as environmental, working and social conditions generally. More recently, the Australian Council of Social Services (ACOSS) (among others) have drawn attention to more specific factors, such as education and health outcomes, access to community services and issues associated with Indigenous well-being (Saunders

⁸ McNamara et al (2006) point out that these are general proxy indicators, generated because of practical difficulties associated with the collection of data.

2005), a substantial meal each day, the ability to purchase prescribed medicine, and a washing machine (Saunders 2007).⁹

To sum up, the key feature of the deprivation approach is the focus on consumption and material standard of living. The focus is on what people need to be able to attain a basic but acceptable material standard of living. The deprivation indicators seek to measure whether an individual meets the minimal lifestyle requirements – subsistence interests – and how much money might be necessary for that to occur. The measure of well-being is the individual's material lifestyle.

Exclusion

The exclusion approach refers to the idea that people should have the opportunity to participate in a wide range of activities “if they choose to do so” (Headey 2005: 10). The emphasis is on barriers to participation – the kinds of things that might prevent people from doing so – and on removing or reducing those barriers (Headey 2005). What individuals might be excluded from (or should be able to participate in) is not clearly defined (McNamara et al. 2006; Headey 2005), however, it generally involves a concern with participation in the social and economic spheres (McNamara et al. 2006; Pantazis et al. 2006).¹⁰ Unlike the deprivation approach, the key area of concern is not on economic resources that might be available, but on other factors that are commonly associated with poverty (Saunders 2005).

⁹ Using a combination of the deprivation and exclusion approaches, The Social Policy Research Centre's *Towards New Indicators of Disadvantage Project* produced a comprehensive list of 48 “items, activities, opportunities and characteristics” (Saunders 2007: 7) considered by the majority of Australians to be essential.

¹⁰ According to Pantizas et al. (2006), most analyses of social exclusion have tended to focus on participation in employment, income poverty and area deprivation, rather than the social participation or isolation. Income and employment are taken as indirect measures of social exclusion.

The desire for a working account of exclusion has also led to the generation of lists that characterise exclusion (poverty). For example, The UK Social Exclusion Unit identifies factors such as “unemployment, poor skills, low incomes, poor housing, high crime environment, bad health and family breakdown” (Saunders 2005: 73).

Similarly, the EU defines barriers to participation in terms of:

- Unemployment and, worse, the condition of being in a jobless household;¹¹
- Lack of human capital – education, job training and work experience;
- Health, mental health and disability problems suffered either by oneself or other household members for whom one acts as a carer;
- Heavy family and caring responsibilities which, without adequate support, prevent wider social and economic participation;
- Lack of social and political capital, social networks and organizational memberships;
- Environmental and neighbourhood deficiencies and lack of access to services;
- Ethnic, language and discrimination barriers;
- Lack of financial capital and income. (Headey 2005: 10-11)

Pantizas et al (2006), writing in the UK, include “visiting friends and family, having celebrations on special occasions or attending weddings and funerals” (2006: 2).

Similarly Saunders (2006), drawing on the exclusion approach, includes “a special meal once a week . . . a weeks holiday away from home each year [and] a night out once a fortnight” (Saunders 2006: 12).

Furthermore, exclusion is seen to occur in different dimensions. Bradshaw (2004, cited in Saunders 2005), for example, identifies four such dimensions in which exclusion can occur. These are consumption (the capacity to purchase goods and services), production (economically or socially valued activities), political engagement (local or national decision-making), and social interaction (emotional support or integration with family, friends or community). The idea is that poverty

¹¹ The concern, according to Headey (2005), is that “. . . children may grow up in an environment in which ‘welfare’ and not work is the norm” (Headey 2005: 11).

occurs and is produced through and across a range of material and non-material sites and practices. In essence, the exclusion approach – through its focus on participation – emphasises what people need for a level of well-being that is considered reasonable or acceptable. At the same time, it highlights the kind of things that might prevent this happening and, by extrapolation, the kinds of things that might make it possible. The framework emphasises resources an individual might need, and raises questions about structural factors that might prevent (or enable) their opportunities. The lists generated by the approach to describe the difference between poverty and non-poverty highlight the concern with resources.

Seen from my perspective, the two approaches share a concern with interests – the condition an individual seeks to achieve – although they both struggle to account for what constitutes a reasonable or acceptable standard of living. One of the essential differences between the two approaches is that the deprivation framework focuses on material standard of living and the exclusion approach includes other, non-material factors as well. Another is that, whilst there is a sense that the material requirements of the desired standard of living are resources in themselves, the main focus of the deprivation approach is interests; income is the only resource under consideration in regard to the satisfaction of interests. By contrast, the exclusion approach highlights both the desired condition ('participation') and the factors that might enable (or block) access to the condition. These factors may be resources held by the individual – and these are not limited to income but include a range of resources – or they may be structural, involving a lack of opportunities (for example, for political participation).

Capability

The basic premise of the capability approach is that individual well-being and the ability to function in society is associated with ability in a range of areas (McNamara et al. 2006). A low rating in a number of areas is an indication of severe constraint in life choices (Headey 2005). The central idea is that poverty restricts people's ability – to consume or to act – because all their resources go to meeting basic needs (Saunders 2005). The concepts of choice and freedom – what Sen refers to as “substantive freedoms” (Sen 1999: 74) – are central to the framework: to lack freedom is to be poor (Headey 2005). What distinguishes poverty from non-poverty is the freedom to choose in regard to career, leisure, family arrangements and so on, in the context of a given society (Headey 2005). Freedom to choose is determined by reasonable levels of capability in areas such as education, health, material and social realms, and involves access to appropriate resources and networks.

However, it is not just the resources a person has that matters, but also their ability to convert them into a ‘quality of life’ or, in Sen's words, “a life one has reason to value” (Sen 1999: 74). The distinction Sen makes, between capabilities (as the resources, means or freedom a person can access, to achieve various conditions) and functionings (the ends, or ‘actual living’ that people are able to achieve), highlights the importance of conversion, and the fact that there are various social, physical and environmental circumstances or factors that might enable or constrain the process of conversion (Headey 2005).

Sen has not provided a definitive list of capabilities and functionings (Headey 2005).

He stated the following, however:

There can be substantial debates on the particular functionings that should be included in the list of important achievements and the corresponding capabilities. This valuational issue is inescapable in an evaluative exercise of this kind, and one of the main merits of the approach is the need to address these judgmental questions in an explicit way, rather than hiding them in some implicit framework. (Sen 1999: 75)

In other words, what constitutes capabilities and functionings is not straightforward. The suggestion is that what might be included varies across time and place, and should be decided in each case. Moreover, what constitutes capabilities and functionings is not self-evident, although it is often presumed that it is, and the process of judgement should be accounted for. Sen has not provided an account of the relative importance of various capabilities, although he suggests that income may play a central role (Headey 2005).

Following Sen, other theorists in the field have sought to provide lists of necessary capabilities. Saunders (2005), for example, suggests a starting point for capability indicators might include “access to health care, gender biases in family allocations and the incidence of joblessness” (Saunders 2005: 71). Headey (2005) refers to the “reasonable levels of education, health, material resources and social networks” (Headey 2005: 8-9) that are included in the UN Human Development Index.

Saunders (2005), drawing on Nussbaum (2000)) provides the following:

- Life - the ability to avoid premature death;
- Bodily health - being able to have good health an adequate diet and shelter;
- Bodily integrity - the ability to move freely and control one’s body;
- Sense and imagination - the ability to think and reason in a ‘human way’;
- Emotions – the ability to have attachments to things and other people;
- Practical reason – the ability to engage in critical reflection about one’s life;
- Affiliation – being able to live with and for others;
- Other species – a concern for animals, plants and the world of nature;
- Play – the ability to play and enjoy recreational activities; and
- Control over one’s environment – the ability to own property and participate politically.

(Saunders 2005: 69-70)

The suggestion is that within each of these dimensions there is a threshold below which the capacity to functioning is significantly constrained (Saunders 2005) and choice negated (Headey 2005). However, where these thresholds lie is open to debate, and some capabilities are seen as being harder to identify and measure than others (Saunders 2005).

Headey (2005) outlines other possibilities as well, including:

[the] capacity for and access to employment, adequate mental health, social capital/social networks, a capacity to speak, write and read satisfactorily in the language of one's own country of domicile, access to and knowledge of how to use public, community and private sector services; the skills to participate effectively in political and social affairs; self-respect and also sufficient respect in the society not to be subject to discrimination on the grounds of gender, ethnicity, religion, skin colour etc. (Headey 2005: 9)

In terms of functionings, Headey (2005) refers to the condition of being well nourished or healthy, or having self-respect. Similarly, in regard to factors that might affect the ability to convert resources into well-being, Lister (2004) refers to physical attributes such as ability, age, sex, body size and metabolic rate; environmental attributes such as climate; social attributes such as educational arrangements, levels of violence; and patterns of distribution within the family.

In essence, the capability approach – like the exclusion approach – attempts to account for both resources (besides income) and interests. As with the other two, it recognises that interests vary in different social and cultural contexts. Beyond that, it suggests that the resources an individual might need to achieve given interests – the necessary means for the satisfaction of desired ends – might also vary in different contexts. Sen's framework generates an expansive account of resources and emphasises characteristics of the individual. The idea of process (exclusion) that underpins the exclusion account is elaborated, in Sen's framework, through the

concept of conversion: the fact that people's choices may be enabled or constrained by various factors.

On the basis of this brief account of the three frameworks it is evident that, despite their different nuances and the different dimensions of poverty they emphasise, they share a sense that poverty involves a host of inter-related factors involving both resources and interests. They also share a struggle to account for what these are and what the relationship between them might be. Interests, in particular, are hard to define because they are culturally specific. Interests and resources are inter-related. For example, food and shelter may be a prerequisite to an education that might be a prerequisite to employment that might generate income in order to purchase food and shelter. The point, identified by Saunders (2005), is that there are complex feedback cycles and loops between each of the dimensions.

One of the more important observations arising from this discussion is the practical outcome of the frameworks. In the effort to provide an account of the difference between poverty and non-poverty, and faced with an imperative to provide measures or indicators upon which solutions may be based – these frameworks are used to generate lists of factors (resources and interests, means and ends) that go together to account for poverty. How comprehensive or representative, or even useful, these various lists might be for accounting for the resources held by my affluent participants is yet to be seen.

Evaluating the frameworks

Concerns within the literature

Before moving on to evaluating these frameworks in regard to my case study, it is worth noting the critiques provided by the key commentators: the progressive poverty theorists I have relied upon so far. According to these theorists, each of the frameworks has strengths as well as weaknesses. They consider the strengths of the deprivation approach, for example, to be that income is considered as a measure of command over resources (Headey 2005): *one* means by which necessary resources may be realised (Saunders 2005). Furthermore, it provides a sense of the possibility that other needs might exist even in the presence of income (Saunders 2005), and a sense of how much money might be required to ensure material needs are met (McNamara et al. 2006). As well, because it differentiates between income and consumption it enables the further distinction between low-income individuals who are able to subsidise themselves by way of assets held, and those who do not have access to other financial resources. In this way it makes headway on the task of distinguishing those who are in fact poor (because they have no financial resources) and those who do have access to financial resources other than income.

The major strength of the exclusion framework, Saunders (2005) argues, is that it carries a sense that the barriers to participation (the causes of poverty) might be related to *acts of exclusion* – institutional and structural processes – rather than simply to the *characteristics* of impoverished individuals. The framework thus represents a starting point for making a distinction between those poverty factors that are chosen, and those that are enforced. Significantly, he suggests, it represents a starting point for a shift in focus that he sees as vital: from characteristics of the

excluded individual to factors outside the individual that might cause poverty: including other individuals, institutions, structures or conventions.

The strength of the capability approach, like the deprivation approach, is that it highlights the fact that money is just one means towards an end – a resource to achieve whatever commodities, services or whatever is valued by that individual in that society.¹² As well, it is seen to hold potential for providing measures of poverty, which are seen to be important for distinguishing poverty from non-poverty (Headey 2005; Saunders 2005). This is particularly possible through the idea of thresholds: that there is “a threshold of capability within each dimension below which people’s functioning is constrained” (Nussbaum cited in Saunders 2005: 70). Furthermore, Headey (2005) suggests, the focus on capability (means) rather than standard of living (ends) is better able to identify the causes and consequences of poverty and thus possible sites for intervention through policy.

According to these theorists, each of the approaches is also limited in particular ways. The deprivation approach takes a step in distinguishing between poverty and non-poverty; nevertheless, it cannot identify whether lack is due to choice or necessity (Headey 2005). It is unable to say whether people do without certain consumption items because they can’t afford them or because they choose not to have them (involuntary as opposed to voluntary lack). For that reason it does not indicate where to draw the line between poverty and non-poverty: the appropriate site for policy intervention.

¹² The capabilities framework is recognised for its constructive contribution to the relativism/absolutism debate referred to in a previous footnote: in particular, for the idea that poverty and need are both absolute *and* relative. Capabilities are seen to be absolute in that everyone has needs in order to be able to function socially and economically (to transport, for example), but the resources they need in order to meet those needs are seen to vary (a bicycle in China or a car in an Australian city, for example) (Saunders 2005).

The limitations of the exclusion approach include the fact that it may simply reproduce information already provided by other means. For example, groups identified as excluded may be the same ones already identified as ‘at risk’, such as single mothers, the unemployed and ethnic minorities (Saunders 2005). Secondly, it leaves important questions unanswered. It does not indicate, for example, whether people should be considered disadvantaged on the basis of multiple barriers (which might underestimate the number of people affected and therefore the scale of the problem) or just one or two barriers (which might overestimate the problem). Nor does it indicate whether some dimensions – income for example – should be given more weight than others (Headey 2005). A third concern is that the language of exclusion is not specific. This means that not only major problems like structural barriers might be implicated, but also relatively less important factors – such as not having friends or, indeed, any case of lack – could be represented as social exclusion (Saunders 2005). The possibility that everyone can claim it on one level or another risks making the framework meaningless, because poverty – as the failure to meet basic needs – cannot be distinguished from non-poverty.¹³ Fourth, despite welcoming the possibility that the framework might provide a starting point for highlighting institutional and structural barriers to access, Saunders (2005) remains unconvinced by the framework’s ability to generate the data that would distinguish institutional or structural barriers from individual or more personal ones. Saunders (2005) is also especially disturbed by the emphasis within the framework on fulfilling economic

¹³ This is the view held by commentators such as Peter Saunders from the Centre for Independent Studies (CIS) (cited in Saunders 2005), who argues at the same time that the focus on structural barriers serves to displace the matter of personal responsibility.

and social functions – in particular, the desire to reduce ‘welfare dependency’ – rather than on poverty as a greater issue and combating poverty per se.¹⁴

The capability approach also attracts a range of criticisms. Saunders (2005) suggests that the framework, and particularly the notion of capability deprivation on which it turns, does not appear to add anything to the insights provided by the other two. Furthermore, Headey (2005) argues that (even bearing in mind Sen’s suggestion that income may be central) the question of weighting – the relationship between the various resources - remains largely unaddressed within the framework (Headey 2005). This in turn leaves questions about how the various resources might be aggregated into an evaluation for the development of an overall index of poverty and disadvantage, and the difficulties associated with identifying or measuring capabilities (Saunders 2005). Together, these factors combine to make the framework difficult to apply or “operationalise” (Headey 2005: 9) in a policy context.

Overall, the sense amongst these commentators is that these multidimensional frameworks represent a vast improvement on the single dimensional indicator of income for accounting for poverty. In particular, they identify the fact that there is a range of resources implicated in the difference between poverty and affluence, that some of these resources might be more important or useful than others, and that there are factors that shape choices in the processes of exchange. This final factor enables the causes of poverty to become evident: the precondition for effective interventions.

¹⁴ According to Saunders (2005), this association has existed from the outset. The idea of social exclusion emerged in relation to a desire for economic and social function, having arisen in France in response to the emergence of ‘new forms of poverty’ that were seen to prevent people “from fulfilling economic functions and social relations” (Saunders 2005: 72).

The debate is about how well they do this, individually and collectively (recognising the overlaps between them).

Of the three, Headey favours the capability framework – which he regards as better able to generate effective solutions at a policy level. Saunders, however, has reservations about the frameworks in general. Saunders' key criticism is that the frameworks do not account for the factors – and in particular the (social) structural factors – that shape choices in everyday lives, and on the basis of this limitation he calls for a radical change in approach to accounting for poverty.

As already suggested, Saunders is especially concerned to account for factors that shape inequality and particularly the role of social structures in shaping inequality.

He associates structural inequality with:

strong forces embodied in economic and social institutions and values that restrict how resources and opportunities are distributed in ways that entrench poverty and the processes that give rise to it . . . [which are related to] the consequences of globalisation and neoliberal philosophies (whose effects are universal) . . . [and] small scale processes that impose specific kinds of disadvantage through the operation of local housing and labour markets. (Saunders 2005: 86-7)

Despite welcoming moves towards recognition of structural inequality evident within the exclusion approach, Saunders argues that, on the whole, the frameworks generally don't go far enough in this regard. They do not say anything about the structures that shape people's choices and, therefore, may lead to the false assumption that choices are essentially free. The failure, he suggests, is tied to the more general failure to account for the choices people make in their struggles to meet basic consumption needs, which might lead us to believe that poverty is essentially a failure of the individual rather than an effect of broader social structures. According to Saunders, it is the choices people make in regard to consumption – and the

constraints that might force them to go without some items but not others – that is vital to understanding poverty, its causes and consequences.

For Saunders, the failure to see and understand choices also represents an inability to recognise and understand the role of social structures in the production of poverty and inequality. The failure occurs despite the fact that the language of structural inequality, and the idea that it should be eradicated, has been institutionalised.¹⁵ The consequence of this failure is a return to a focus on the characteristics of the individual rather than social structures (noted previously) and, ultimately, support of the historical but false presumption that the poor are to blame for their own condition.

In sum, the key criticism of the multidimensional approach provided by the three frameworks is that they do not account for the factors – and in particular the (social) structural factors – that shape choices in everyday lives. The solution, according to Saunders, lies in the use of qualitative research methods.

Qualitative methods

Saunders ties the dangerous oversight in relation to choice and structural inequality to the frameworks' over-reliance on quantitative research, and this leads him into a methodological discussion. He argues strongly for qualitative research methods, which examine people's lives and living conditions, to complement statistical research and provide the *explanation* of poverty that would be a better basis for

¹⁵ The Poverty Commission's *Inquiry into Poverty* that Saunders (2005) refers to provides evidence of the institutionalisation of structural inequality and also of the ultimate failure to account for it. In that example, the Commissioner stated that "[i]f poverty is seen as a result of structural inequality within society, any serious attempt to eradicate poverty must seek to change the conditions which produce it" (Poverty Commission, cited in Saunders 2005: 86). However, the issue of what structural inequality might mean, or what its role might be in producing inequality, was given no attention by the Commission thereafter.

effective solutions. Indeed, according to Saunders, quantitative approaches do not and cannot provide explanations for the causes or processes of poverty that are necessary if effective solutions are to be found, because they are gleaned from narrow survey instruments aimed at collecting particular kinds of data, and statistical associations (Saunders 2005). Quantitative approaches may point to links between low income and other factors such as poor health, low education, unemployment, being a victim of assault and a lack of access to crisis services – and on the basis of such links, provide a starting point for understanding the causes of poverty (Saunders 2005). However, he warns that association should not be confused with explanation:

[T]he factors that are *associated* with poverty in statistical studies cannot be automatically assumed to *cause* it . . . [B]ecause this line of reasoning fails to examine what causes low income in the first place, it provides a *description* as opposed to an *explanation* of poverty. (Saunders 2005: 83, italics in original)

Saunders argues that quantitative studies cannot easily capture things like the way poverty may be accumulated gradually over time, or the role of the labour market (e.g. the lack of opportunity) in structuring inequality, or the role of choice in causing or maintaining poverty (Saunders 2005). More than that, it is likely that the kind of information that is necessary¹⁶ *cannot* be captured by these methods. Any presumption that they do or can is false.

The case for qualitative methods, especially in regard to understanding meaning, discourse and the role of culture, is common enough (for example, it has already been made in the methodology section of this thesis). However, Saunders goes further by suggesting that in the particular case of poverty, it is only through a qualitative approach that understanding is possible. Making sense of poverty and its

¹⁶ One example is information about the relationships between the data variables that might explain why some people within a statistically similar group become poor whilst others escape poverty (see Saunders 2005).

processes requires drawing on the perspectives of the poor themselves, and an in-depth examination of people's actual living conditions to see whether they are meeting the minimum standards, what choices they have and make, and the role of factors (such as social structures) in shaping those choices.

As Saunders rightly points out, qualitative research and a case study approach is important for revealing the nature and processes of poverty. He draws on a number of examples, some of which I also referred to in Chapter Five, to demonstrate the value of these case studies for uncovering critical issues such as the lack of choice and the lack of ability to focus on the long-term, as well as their struggles, their coping mechanisms and the things they find most difficult. The examples are also useful for highlighting the consequences of poverty, including health effects, the impacts on children and the feelings of shame that are associated with further consequences.

Saunders argues for such an approach, not to replace quantitative research, but to complement it and provide a starting point for further investigation. More specifically, he advocates a combined approach. Where qualitative research is necessary – to put “flesh on the bones of statistical poverty” (Saunders 2005: 92), poverty statistics are necessary to inform and provide weight to the deeper analysis provided by qualitative research.

To summarise, this discussion has highlighted the key reservations held by the progressive poverty theorists in regard to the multidimensional frameworks. They have concerns with the frameworks' ability to adequately identify the different resources an individual needs or the relationship between them, to distinguish poverty from non-poverty, and to identify its causes. Saunders (2005), in particular,

has reservations about the over-reliance on quantitative methods and their inability to explain the processes of poverty – a necessary first step in producing effective solutions. He calls for a focus on qualitative methods and small-scale studies to complement statistical research and provide the *explanation* of poverty that is required. I have outlined Saunders' concern at length because it is useful to bear Saunders' concerns in mind when applying the frameworks to my case study of affluence.

The case study of affluence

I now turn to the question of how well the frameworks are able to account for my case study and the understandings about the nature and processes of affluence it provided. My case study is a good test for the multidimensional frameworks because it produced a rich account of resources, interests and processes associated with access. The presumption I am making is that the ability of the frameworks to account for the nature and processes of affluence as they occurred in my case study will reflect on their ability to account for poverty, and vice versa.

To recount the key findings of my case study: the participants may have been on a low income but they had access to a wide range of other resources. These included social capital and free time, as well as particular forms of cultural capital, especially embodied forms of cultural capital such as self-confidence, a sense of entitlement and cultural literacy. These were significant in terms of their ability to access the housing resources that at least nominally had been set aside for poverty alleviation. Complex and obscure processes in the cultural-symbolic sphere – in particular, the conceptual and discursive mechanisms for interpreting need – were implicated in the

processes of exchange and, ultimately, their access to the co-ops. How well do these popular multidimensional frameworks account for these resources and processes?

Accounting for resources

As described, the multidimensional frameworks clearly recognise a wide range of resources. The lists they generate are extensive and precise, in terms of the kinds of things a person might need besides income, but which go unnoticed in the income-only framework. Close consideration of these lists reveal that they go a long way towards accounting for the resources held by the participants in my study. For example, they included the availability of services and opportunities (such as the right to vote and the availability of employment), support networks, social networks and organizational networks, an able body and mind, and education and employment skills and qualifications.

However, the frameworks fail to capture the key factors that made the real difference to access in the case of my affluent participants and that marked them, in association with their low economic capital, as members of the new middle class lifestyle movement. In particular, they did not adequately account for cultural capital, and especially the kinds of cultural capital that were embodied and dispositional, such as self-confidence, a sense of entitlement, and cultural literacy. This is not to suggest the lists overlook embodied and dispositional forms of capital entirely. Some of the attributes on Nussbaum's list – intellectual and emotional resources, for example – could be understood in this way. Similarly, Headey refers to “talents, internal powers, and abilities” (2005: 23), including a sense of being respected (self-respect and respect from others) and having the skill that might be required to participate in political and social affairs. Clearly, these factors incorporate the idea of knowledge –

of key services and opportunities in the public, community and private realm – that an individual might use to secure further resources. This knowledge, which is seen to exist apart from the *fact* that the opportunities or services might be available (for example, educational institutions or the right to vote), represents a form of cultural literacy. Nevertheless, references to these sorts of resources are rare and where they do occur the ideas remain undeveloped. Intellectual resources, talents and internal powers do not go far towards explaining, for example, the presence or absence of these resources, the conditions that produce them or the relations between these resources and other resources. For these reasons, the frameworks do not account for the key capitals my participants had access to that enabled them to access the housing and development resources that were available. In particular, the failure to adequately account for cultural capital means that the frameworks have no way of picking up on inverted economies, or recognising that the participants in my study were members of the middle class lifestyle movement rather than poor people with no choices.

Accounting for processes

The shortfall of the frameworks in not accounting for key resources ultimately leads to a situation where they also fail to recognise key processes associated with exchange. Recalling Savage, Warde and Devine's (2005) distinction between capitals and resources, they neglect to take account of the accumulation and conversion of these capitals. The significant capitals held by my participants were not natural but accumulated over time via intergenerational, educational and occupational factors and converted via cultural, conceptual and discursive mechanisms.

Importantly, whilst the frameworks go some way towards acknowledging barriers to participation – that access to these resources might be restricted, for example, because of institutional practices or the actions of other actors – they did not account for the cultural processes involved in the conversion. I am not referring to culture in the sense of cultural difference and diversity. Indeed the frameworks (and particularly Sen's) did seek to account for the variation in means and ends in different social, historical and cultural locations. Rather, I am referring to culture in terms of the symbolic system. The neglect of the symbolic economy, and its role in facilitating and institutionalising the ideas and practices that underpin the production and reproduction of wealth circumstances, is the real problem. It results in the specific mechanisms and processes involved in the accumulation and conversion of capitals remaining unrecognised: in this case, the conceptual and discursive mechanisms that worked within cultural systems in popular culture (the alternative lifestyle movement in particular) and policy fields and allowed the participants to pass as poor.

On the basis of these oversights, I concur with the poverty theorists and their claim that the frameworks are limited, and especially with Saunders' critique. However, I expand on their concerns. Regardless of the lists of resources the frameworks generate and the increasingly precise definitions of the resources they provide, they fail to account for key capitals and processes involved in access and inequality.

My criticism of the multidimensional frameworks, and in particular the lists of resources that they have generated, is reminiscent of the criticisms made against the rational choice theorists within class studies by advocates of the culturalist approach. To reiterate, the basis of that critique was that, despite any intention to highlight the

micro-processes of exchange and disadvantage, the tendency was to generate lists of resources but to disregard processes of accumulation and conversion (Savage, Warde and Devine 2005). The crux of the argument is that the failure marked those lists as descriptive rather than analytical. I suggest that a similar argument can be made of the multidimensional frameworks and poverty theory in general. The lists of resources generated by the frameworks, in failing to account for the key processes of accumulation and conversion that distinguish these resources from ‘capital’, are descriptive rather than analytic. The criticism is that in disregarding the processes, the frameworks also disregard causes. In effect, they describe rather than explain.

This evaluation of the frameworks in regard to the case study of affluence highlights the fact that whilst the frameworks go some way towards describing the resources, they do not provide an explanation of the causes of inequality my case study revealed, and especially the cultural resources and processes that were central to their ability to access the housing resources. In effect, they were still too narrow to account for the breadth of resources and in particular, the forms and amounts of cultural capital that were significant for access. Moreover, and for this reason, they failed to account for key processes: in particular, the exchange of key capitals through the particular cultural-symbolic processes in which the capitals were embedded.

Bourdieu: an alternative framework

The parallel between class and poverty theory that formed part of this discussion raises the possibility of common solutions. My suggestion is that Bourdieu’s framework, which has an analytical advantage over other frameworks because it identifies cultural processes in the formation of class, might be equally useful in

accounting for poverty. In this section I will argue for the relevance of Bourdieu's ideas to poverty studies.

Before I do so, I must make explicit what has hitherto gone unsaid, which is that Bourdieu's framework of capitals is, in fact, a multidimensional framework. Like the others, it seeks to account for the range of resources besides financial resources that an individual may or may not be able to access. Nevertheless, it is not routinely represented in those terms in the class literature, and it has not been taken up within the literature on poverty literature (Fram 2004).

The question of method

The usefulness of Bourdieu's multidimensional framework for understanding the nature and processes of socio-economic (dis)advantage, especially compared with the three other frameworks outlined in this chapter, has been well-established. Part of the value of Bourdieu's framework is its association with qualitative methods, and this was demonstrated through my own case study. The general value of qualitative methods has already been elaborated in this thesis, and is well argued by Saunders. At this point I want to take a step back and look more closely at the argument being made for qualitative methods. Saunders argues that the multidimensional frameworks – like conventional policy research and statistical approaches more generally – are limited because, whilst they may identify associations (for example between poverty and its causes) they cannot explain them. The difference is between description and explanation. The multidimensional frameworks and the quantitative accounts of poverty they provide, besides producing a relatively thin account of poverty as a condition, also do not account for its causes. They cannot account for the choice

people make or the factors shaping those choices. In other words, they do not *explain* poverty.

The point Saunders is making is that whilst the multidimensional framework for understanding poverty might be useful in some ways, they must be augmented and informed by qualitative accounts. I agree wholeheartedly that the multidimensional frameworks do not go far enough in accounting for poverty (or affluence) and that qualitative studies are vital because they provide the rich description of poverty that is the necessary starting point for analyses. However, I will add that whilst the accounts provided by qualitative approaches may go some way towards highlighting the problem or causes of poverty that may be missing from other accounts, on their own they also do not suffice. An examination of the case studies of poverty that Saunders refers to, and that I also used in Chapter Five, demonstrates what I mean. For example, McCaughey and Chew's (1977) study highlights different attributes that relate to capability: key personal resources that some individuals have access to and others don't that makes them more capable. The account, however, says little if anything about how these individuals come to be endowed with such resources, whether they are natural or constructed, or the social factors that might be implicated in their persistence over time. Similarly, understanding poverty as struggle and limited means doesn't explain how it is that some people are *more able* to access services that might make the difference between living in a co-op and having to live in housing that is urgently in need of repair, or why people on a low income might splurge on luxuries rather than on subsistence needs.

Whilst qualitative studies may be necessary to describe economic inequality and the values, practices and policies that underpin them, they do not on their own provide

an explanation for them. For that reason, they are ill equipped to provide the practical guidance for effective solutions that Saunders rightfully demands. So whilst qualitative accounts may be necessary to inform theory, they do not take the place of it. Whilst they are necessary to inform the multidimensional frameworks on offer, they cannot make up for the fact that these frameworks cannot provide an adequate explanation of the processes of poverty that these case studies reveal.

By contrast, as demonstrated by my case study, Bourdieu's framework provides a way of making sense of poverty and accounting for the processes of poverty in a way that is lacking in the qualitative accounts alone. Bourdieu's framework does not replace qualitative research and empirical methods. Adequate description is necessary but equally important is explanation: the issue is epistemological as well as methodological. If the new multidimensional frameworks cannot adequately explain the processes of poverty then they must be replaced or augmented by a framework that can. Bourdieu's framework provides such an alternative. Unlike the other multidimensional frameworks under consideration, Bourdieu's framework of capitals has the ability to unpack the links between the resources a person has access to, the choices they make and the way those choices shape, and are shaped by, the larger social, cultural, institutional and ideological environment of which they are a part. Through the conceptual trinity – capitals, habitus and field – it becomes possible to see the wide range of resources an individual holds, the interests they are pursuing and the relationship between the two, in a way that accounts for social and cultural processes as well as economic ones. In the words of Skeggs, what makes Bourdieu's framework worthwhile is the "*explanatory power* that is not offered elsewhere" (Skeggs 2004b: 21, italics in original).

Bourdieu and poverty

Given the rich description and explanation Bourdieu's framework provides for affluence, it should be equally useful in the analysis of poverty. Understood in Bourdieusian terms, poverty is a matter of limited access, whereby opportunities for mobility are restricted due to a lack of particular, valuable forms and compositions of capital including (and perhaps especially) embodied forms of cultural capital. These might include a lack of self-confidence, as McCaughey and Chew (1977) identified in relation to the different levels of poverty groups. Those living with poverty might include a lack of a sense of entitlement, such as Skeggs (1997) identified in her study of working class women. They might include a lack of cultural literacy – access to knowledge of services, for example – as noticed by McCaughey and Chew (1977), or the uncertainty that Skeggs (1997) noticed. In Bourdieusian terms, economic positions – just like institutional, subject and discursive positions – are not equal (Skeggs 1997). The poor are positioned unfavourably in the field, not just in terms of economic capital but also in terms of cultural capital: the key to conceptual and discursive production, the symbolic and political economies. With their impoverished endowment of capitals they compete for position with others more generously endowed. Their access is constrained, not only through structural processes that operate at the macro-social level, but also through micro-processes that occur at the level of the everyday.

The value of Bourdieu's framework in accounting for poverty is underscored by the way it engages with, and elaborates on, the concerns identified by the poverty theorists themselves. For example, it addresses the relationship between economic and other resources. It addresses the problem of choices people make: the

relationship between the structural factors and everyday processes. Importantly, it conceptualises poverty in terms of inequality. The issue, identified by Saunders and highlighted in my discussion of the multidimensional frameworks, is the focus on the poor in isolation from the affluent. This narrow view carries the problematic assumption that poverty is a distinctive and discrete condition, separate from dynamics of advantage and disadvantage. Furthermore, the understandings of micro-social processes and the role of culture in the production of inequality work together in the framework to produce an account of inequality that avoids reducing it to relations of exploitation, such as those between one actor and another and between individuals and their position in the labour market (un- or under-employment).

As previously outlined, the conception of inequality provided by the capitals framework doesn't do away with the possibility of exploitation: some actors are advantaged and others disadvantaged in relationships where one actor exploits another. In respect of this, Skeggs' (2005) account of symbolic violence (in relation to the cultural appropriation of one group by another referred to in Chapter Six), highlights the value of Bourdieu's framework. So does the example provided in this thesis, of relatively affluent people shaping concepts of need in the discursive and symbolic sphere to suit themselves and secure a scarce housing resource. Nevertheless, the conceptualisation of inequality is a reminder of the structural processes that operate, at macro- and micro-social levels, to differently and unequally position actors within fields, and the centrality of culture in such fields. These might include, for example, neo-liberal philosophies (that Saunders 2005 refers to) underpinning, for example, participation models in schools (that Reay 2004b describes), which favour middle class children and disadvantage others who are less

richly endowed in terms of the capitals they hold. Alternatively, they might be neo-liberal philosophies that underpin housing co-operative or community development models that might favour middle class people and disadvantage less affluent people who are positioned unequally in relation to the capitals they hold. In this way, Bourdieu's framework raises questions and enables an account of the relations between poverty and affluence, advantage and disadvantage, micro- and macro-social processes and cultural systems and that might shape, and be shaped by, factors at the level of the individual and the everyday.

Provisos

In Chapter One I outlined concerns about Bourdieu's framework that were expressed by theorists working with the framework of class and social stratification: the problems of determinism, gender and application. In advocating for a Bourdieusian approach to poverty, it is important to address concerns expressed within the poverty literature that could also be levelled against the framework. The main concerns regard the use of the word 'capital', the use of resource-based theories in general, and the need for a framework to be functional and accessible.

Sen (1999) highlights the potential problem with the language of capitals. In developing the capability framework, he rejected the notion of capital in favour of the notion of 'capability'. His rationale for this choice is based on the idea that:

[T]he literature on human capital tends to concentrate on the agency of human beings in augmenting production possibilities. The perspective of human capability focuses, on the other hand, on the ability – the substantive freedom – of people to lead the lives they have reason to value and to enhance the real choices they have. (Sen 1999: 293)

The distinction Sen is making is between an instrumental and a human-centred approach: people as servants of economic interests on the one hand, and the interests

people have that might be separate from economic growth. The problem, Sen argues, is that whilst the concept of capital has the potential to cover both, it conventionally gets used in terms of indirect value (production, commodity production). For example, the concept of ‘human capital’ tends to be used in relation to values such as the potential to contribute to production, market price and so on, rather than in relation to the values of being well nourished or healthy. Similarly, ideas about education tend to focus on the ability to produce a higher income rather than in relation to other values such as “reading, communicating, arguing, in being able to choose in more informed ways, in being taken more seriously by others and so on” (Sen 1999: 294). As suggested in Chapter One, Bourdieu (1997) would agree: it is a pity that the concept of human capital is used in an economistic way. The point made by Sen is also reminiscent of the point made by Saunders (2005) in regard to the exclusion framework: that it is primarily deployed in the service of reducing ‘welfare dependency’. The concern is that the concept of capital is associated with the drive towards broader economic or social goals and the over-riding of any other interests individuals might have, and should thus be regarded with caution.

A second, related concern that should be considered is the idea that resource-based theories tend to ignore differences between people, who differ in their ability to convert resources and also in the needs that they have. This argument is made clearly by Robeyns (2003) in her critique of Sen’s capability approach. Personal, social and environmental factors play a role in producing inequality and gender is case in point. Gender discrimination in the marketplace can, in Robeyns’ words, “reduce a person’s capability set” (Robeyns 2003: 11). Unequal gender divisions in property ownership

and control, for example, represents the key factor in producing gendered economic inequality and is, as such, a crucial site for intervention and resource redistribution.

Robeyns' point is that women's ability to exchange resources is impacted by the material differences in resources they hold in the first place. One can add to this the idea, encapsulated in Lister's (2004) discussion about the different needs different sorts of physical bodies might have, and the idea that women are likely to have higher needs because of the gendered division of reproductive labour. The logical conclusion is that women who have care responsibilities (and therefore needs) might be positioned unfavourably in regard to access *because* of these responsibilities. In Bourdieusian terms this might be understood in terms of negative capital (need) that locates them further from resources that represent the satisfaction of need. This point is further underscored by Skeggs' (1997). She argues that women are generally less able to convert resources within the cultural field of patriarchy, because femininity – as “the discursive position available through gender relations” (Skeggs 1997: 10) – is neither valued nor normalised in the way that masculinity is.

The concerns raised by both Sen and Robeyns are reminiscent of the argument made by Savage, Warde and Devine (2005) that I mentioned in Chapter One. They argued that the concepts of assets, resources *and* capitals proliferate in resource-based theories, but they ignored the significant processes *of capital* – the ability to accumulate and convert resources through systemic processes – and it is this that sets Bourdieu's use of the term apart from these other ways of using it. Rather than doing away with the language of capital, they argue instead that the concept should be reclaimed and used to deliberately represent the processes that underpin it.

If we accept the argument by Savage, Warde and Devine then there is no need to do away with resource-based theories or the language of capital. In defence of the framework, if the concept is used in ways that highlight the significance of capital *as capital* then there is good reason to continue to use it. At the same time, if it works as a metaphor to subvert the primacy of the economic and highlight the role of the symbolic in the production of inequality (Skeggs 1997), then there is further good reason to retain the term. Of course, the fact that it is a metaphor does not mean it can control the uses to which it is put. Nevertheless, the fact that the concept is embedded within a larger framework, where the notion of interest is central, may ameliorate the problem. Similarly, the emphasis on conversion, and the idea of actors being unequally endowed in relation other actors with whom they compete for position within a field, may provide a starting point for unravelling the concerns Sen and Robeyns are referring to. Following on from these concerns, the tendency for resource based theories – including Bourdieu’s – to be blind to gender processes is of real concern. Nevertheless, in further defence of the framework, the feminist developments that I pointed to in Chapter One represent an ideal starting point for engaging with these issues in this context.

The final concern regards practical application. This matter was expressed by Headey (2005) in regard to the capability framework, and raises the difficulties of identifying and measuring certain capabilities. Headey’s dilemma ties in with that expressed by Savage, Warde and Devine (2005) in regard to Bourdieu’s framework being less precise than other frameworks (for example, the rational choice frameworks). The business of application is significant in a policy context. It lies at the heart of debates about the relationship between theory and practice and the need

to be able to apply theory. The concern may be especially relevant in the context of poverty studies and the need for the poverty theorists to be able to put theory into practice. Within poverty studies, this is tied to the imperative to act, and the link to need and policy that may set it apart from class theory. The difficulties that may be associated with applying Bourdieu's capitals framework constitute fair grounds for criticism.

Nonetheless, the concern with application is not a sound basis for rejecting the capitals framework. Attempts have been made to develop an index based on Bourdieu's framework – Gershuny's (2000) index of human, social and economic capital being a notable example (Savage and Bennett 2005).¹⁷ Accepting the difficulties, it should be recognised that they may be largely due to the intricacy of the subject matter, and rejecting such a framework might result in less than adequate frameworks informing policy. As a case in point, the key capitals to which I have been referring – especially the key forms of cultural capital – are obscure and therefore difficult to measure. In my case study they only became evident through a detailed process of investigation including in-depth interviews, open ended research and discourse analysis, a sensitivity to them derived from an acquaintance with the literature and an explanatory framework that could recognise them. In and of itself, the complexity of the subject matter – the nature of the key capitals and processes associated with them - represents grounds for persisting with the more fertile and protean framework, despite practical difficulties.

¹⁷ Gershuny (2000) develops an index of personal resources salient to the labour market and in particular, earning potential. The index attempts to capture 'economic socialisation' processes that occur within the family, educational and occupational attainment and employment history.

It is also worth considering that ability to operationalise a framework might not be the most pressing problem. Rather, the real problem may be the cultural field itself, and how the problem is constructed, represented (Bacchi 1999) or interpreted (Fraser 1989).¹⁸ In the context of in a neo-liberal, residual welfare state, there may be excessive emphasis placed on generating such a framework that can be easily applied; excessive responsibility placed on a simple index for understanding and addressing poverty. Importantly, there may be a requirement to account for poverty in ways that only consider it in isolation from factors such as affluence, and the relations between advantage and disadvantage, that prevents alternative ways of imagining poverty, its causes and solutions. Given the enormous effort being put into trying to establish workable indices, consideration should be given to the possibility that we will only ever be able to achieve a ‘good enough’ framework and ‘rough and ready’ indicators. It might be timely to ask, as Bacchi does, what the *real* problem in regard to poverty actually is. As Fraser argues, the way the problem of needs comes to be interpreted or defined in the context of the state “is itself a political stake, indeed sometimes *the* political stake” (Fraser 1989: 145, italics in original). This is the politics of need.

Conclusion

Despite the promise of the new multidimensional frameworks for accounting for need and (dis)advantage, when informed by my case study it is apparent that the deprivation, exclusion and capability approaches are still limited. Although these

¹⁸ Fraser’s (1989) specific interest is in the formulation of a critical theory, based on the works of scholars such as Foucault and Habermas, that goes beyond the question of needs satisfaction to the question of how needs are interpreted within a democratic welfare state: a theory she refers to as “politics of needs interpretation”. The point is that scholars “cannot fruitfully engage in discussions . . . regarding state provision without first understanding how ‘needs’ have come to be defined in the first place” (Noonan 2002: 221).

more expansive accounts represent an improvement on the unidimensional income approach, they do not adequately account for the nature and processes of affluence – or, by extrapolation, poverty – that operate at the level of the micro-social and everyday. On that basis I suggest that – like the single dimensional indicator they seek to replace – these frameworks remain part of the problem.

By contrast, Bourdieu's framework of capitals represents a superior multidimensional approach to the problem of need. It provides for the richer and more expansive description of significant resources that is needed, and more importantly, a way of understanding the processes that facilitate their exchange, which is lacking elsewhere. In a context where the new middle class lifestyle movement is becoming more prominent, and the traditional means of measuring need and disadvantage are increasingly ineffective for distinguishing between poverty (as a site for material intervention) and non-poverty, a Bourdieusian approach becomes increasingly valuable.

Recognising that a more expansive account of resources is essential – and the role of Bourdieu's framework in providing this – it remains important to address the second of the key mechanisms that emerged from my case study: the problematic, expansive accounts of need *as interest* that obscured the difference between affluence and poverty and enabled the participants to gain access to the resources. In Chapter Eight, the thesis conclusion, I take up this question, along with question of how Bourdieu's framework might be practically applied.

CHAPTER EIGHT

CONCLUSION

About 10 percent of Australians fit any reasonable definition of ‘poverty’ and perhaps another 10 percent seriously struggle at various points in their lives. Of the rest, perhaps half would say they are struggling – and not just the bottom half . . . To solve the problem of poverty, real deprivation, we must first solve the problem of affluence, imagined deprivation. (Hamilton and Denniss 2005: 191-2)

In advocating for the choice to reduce income and pursue interests other than financial and material gain, Hamilton and Denniss highlight the difficulty of distinguishing between poverty and affluence along with the centrality of conceptualisations of need in the process of doing so. Understanding the nature of poverty and affluence is a first step in identifying the social and cultural processes that shape access – the factors that enable or constrain the choices people make – and, ultimately, to ensuring that scarce welfare resources are available to those who need them most.

Accounting for need

The overarching aim of this thesis has been to show that the choices people make, and the level of wellbeing they manage to realise, is enabled or constrained by the resources (capitals) they have available to them, and the processes that facilitate or inhibit the exchange of their resources. Social and cultural factors – in particular symbolic mechanisms – are central to the trade.

The ability to differentiate between affluence and poverty, and the symbolic mechanisms of exchange, are important in the context of a residual welfare state where scarce resource are intended only for those in most need. It is especially important in the context of the consumer lifestyle movement, and the broader social

conversation around lifestyle¹, where what counts as need (in terms of the interests an individual is negotiating), is blurred.

Throughout the thesis I have demonstrated the value of Bourdieu's framework of capitals. As a resource based theory that accounts for the micro-processes of exchange and the role of the cultural-symbolic economy, it is valuable for explaining the nature and processes of affluence and, by extrapolation, poverty. I have argued that, in the case of the co-ops in this study, the members are positioned in a way that allows them to determine their own interests, and construct need in their own terms. In the context of the consumer lifestyle movement in which they are located, what counts as need was recast in fundamentally middle class terms, making it difficult to distinguish between basic and other needs.

A Bourdieusian approach revealed that the difference between poverty and non-poverty in this context was disguised by symbolic processes. Importantly, the processes of exchange were facilitated and sanctioned by elastic definitions of need in the policy sphere and the inability of the dominant frameworks for accounting for need (including the new, multidimensional frameworks) to take account of (recognise) key capitals and the processes of conversion.

Fundamentally then, this thesis is about choice: identifying the capacities people have and the factors that shape their options. In essence, the alternatives individuals face are dependent on the resources they have available and the interests they are pursuing. Choices are enabled or constrained by the social and cultural-symbolic structures of the field in which individuals are operating, and the way they are

¹ For example, note the extensive discussion on work-life balance in Australia at present, as working hours lengthen and intensify. See Pocock (2003) and Human Rights and Equal Opportunity Commission (2005) as just two example of an extensive literature.

positioned within the field according to the stock of resources (capitals) they are endowed with *by* the field. How these resources and interests are accounted for is central to the outcomes achieved.

With a view to ensuring that welfare resources are accessed by those with greatest subsistence need, I have argued for a more expansive account of resources in policy and for the value of a Bourdieusian approach in providing such an account. That said, I cannot leave the topic without addressing the possibility of regulating the problematic, expansive accounts of need *as interest* that, alongside the narrow conceptualisation of need in the income framework, obscured the difference between affluence and poverty.

Theory in practice

To change the world, one has to change the ways of world making, that is, the vision of the world and the practical operations by which groups are produced and reproduced. (Bourdieu 1989: 23)

Regulating the symbolic economy in the way Bourdieu suggests above, is one of a number of practical responses to the problem of need and access. A thorough exploration of practical applications is beyond the scope of this thesis, but by way of a conclusion, and in order to address the question of interests and the context of practice, I cannot resist returning to my initial assumption about co-ops and my original thesis question: how might the poor access co-ops? Despite what I have argued about the connection between co-ops and the new middle class lifestyle movement, I remain convinced that this form of housing would be beneficial for the poor. The failure of the co-ops as a model for meeting the complex needs of the poor is not because the idea was bad. The model combines an interest in economic need (low income), housing, social capital and cultural capital (education and skill development). Properly resourced, the suggestion remains that co-ops have the

potential for building people's various forms of capital and addressing their multidimensional and complex needs in a way that more conventional approaches to welfare find difficult. For that reason it is a shame that an influential policy maker came to be unsympathetic to the co-op model and, ultimately, that decisions were made which meant new co-ops would not be funded.

My case study analysis of publicly funded co-ops suggests that the comparative success of the affluent competing for this form of affordable housing with the poor lay in the cultural field (policy makers, housing ministries, funding bodies, peak bodies etc): their presumption of equal capability and their failure to recognise the differences between individuals. This inability to account for inequality and the resources that distinguished between poverty and affluence meant that affluent individuals were able to move into the co-op, and that there was no way of determining when an individual, who had amassed capital during their tenancy, no longer required the housing support. In effect, there was no way to establish the point at which the housing resources might be passed on to others in need by those who had gained from them.² As seen, this aspect of resource distribution matters especially in the context of scarce resources and the model of the residual welfare state.

To conclude the thesis then, I will briefly outline three practical steps that logically emerge from the preceding analysis and are predicated on an understanding of the nature and processes of need and (dis)advantage provided by Bourdieu's theoretical framework. These are the provision of embodied resources, regulating key concepts in policy, and maintaining an account of need in the discursive field that more

² The inability to account for the difference is at the bottom of the frustration expressed by the Minister for Housing in regard to the co-op members he met who were 'too articulate' (as described in the thesis Introduction) and therefore (to some extent) the loss of support for the sector.

adequately represents the needs and experiences of individuals negotiating basic and subsistence need.

Resource provision and embodied capital: the development worker

The first practical response to the problem of access is to ensure that critical resources are available to the poor. This response ties in with Darcy's (1999) concern, described in the thesis Introduction, which links the requirement for tenant participation in management built into the co-op model, with the possibility that the model selects in favour of more affluent and well-resourced individuals. In the example of the co-op, I suggest, a solution might be to provide a development worker. Such a worker typically has access to the skills and dispositions – including the relevant knowledge of the co-op field – cardinal to the development of the co-op in an initial and ongoing way. In other words, the development worker represents a person who embodies the critical capitals that the welfare subjects lack.

Ironically, funding for a development worker is one of the things that was requested, but refused, in the initial funding submission for the first co-op in WA.

[T]he interim committee submitted an application requesting funding under LGCHP to fund the FFHC. In this initial submission funds were requested to cover the cost of . . . paying a development worker for a period of three months . . . Our original submission had been cut back as provision for . . . employing a Development Worker was not allocated. (FFHC 1987: 7-8)

Thereafter, subsequent co-op applications did not include requests for such funds, possibly because they assumed such funds would be refused, and as suggested in Chapter Three, the funding organisation may not have provided a development worker because they funded a peak body instead. The presumption, I suspect, was that such an organisation would make development resources available – or that providing a body where groups preparing submissions could go with their questions

would suffice. However, that presumption does not allow for the possibility that people might not know the right questions to ask. The difference between a development worker and a peak body resource is that the role of the development worker may be an advocate for those in need: someone to speak on behalf of the others. Employing a development worker for three months, as the FFHC sought to do, suggests they may have simply been looking for someone to do the work for them. The model I have in mind, in which the development worker acts as advocate for the group, implies someone who works with the group throughout the initial application/implementation phase, and potentially thereafter.

The need for a development worker is alluded to in the following quote by one of the study participants.

If you look at the composition of [this co-op] it's mainly single parents . . . plus we've got five people who've got some sort of disability or income related to medical disability [so] the capacity to do physical work is curtailed . . . I don't think in many cases that tenants have the skills or interest to be organizing and administrating the housing that they're in . . . So it's probably appropriate that there is a housing manager that's appointed . . . basically unless you do have some very committed individuals with quite a lot of educational background they [co-ops] do fall by the wayside . . . it takes commitment and a core of people with accountancy skills and secretarial [skills] and the rest of it, interpersonal skills. (M4)

Contained within the quote is the suggestion that in the absence of a development worker, the co-ops may have leant towards the model described in the thesis as a matter of course. Had the members been able to clearly articulate or account for these resources then they may have been able to come up with a formula for a more encompassing social mix. In such a formula the more affluent portion of the social mix could be designed to accommodate individuals who had access to the vital capitals to which M4 refers. These members could perform tasks for the group and receive cheap housing in return; making the process accountable would enable a limit on the number of people who could take on this role. In other words, the

provision of cheap (rather than ‘affordable’) housing might be provided to particular affluent individuals within the co-op, who effectively provide the capitals that enable the development and maintenance of the co-ops so that those less able could use it. Ideally too, such individuals would be willing and able to pass their skills onto other co-op members in a model that not only redistributes material resources, but also redistributes cultural resources by empowering the members.

This analysis of resource provision has implications for co-ops as well as for other approaches to welfare and development. The key point is recognising that individuals are not equally capable. The importance of providing a development worker or advocate of some sort to provide the critical resources is clear.

Regulating need: guidelines in policy

The second response that should be addressed in regard to the co-ops and models of welfare and development more generally, relates to issue of semantic elasticity and the inability to maintain control of the meaning of need, the primary means of regulating access to resources. My analysis has shown how this is especially so in the case of ‘need’ *as interest*, where the meaning of need may slip from subsistence needs, to need in terms of higher values. In the case of co-ops, the provision of a development worker with influence in member selection processes might also go some way towards addressing the problem of slippage. The development worker then becomes not only the site of embodied resources but the means by which the symbolic production of need is regulated.

The problem is, of course, going to be more complex. How, for instance, might the meaning made by the development worker, a representative of the middle classes who embodies middle class capitals and is also likely to share the attitudes and

values (interests) of middle class culture, be regulated? Of course, a socially constructed predilection or propensity does not foreclose on the possibility that individuals in more advantaged groups may share or affiliate themselves with the attitudes and values of those in subordinated groups and act as advocates for them (for example, as do many of the non-Aboriginal people who work for Indigenous land councils), and as a result such an advocacy model would have to select for such people. What the question highlights, however, is the need for clear policy guidelines for conceptualising need: the need to regain control of the production of ‘need’ at the symbolic level, especially in regard to interest. Strong regulatory frameworks for guiding distribution are vital, especially in a context where responsibility for decision-making around access and resource provision is decentralised and privatised. Where policy is geared towards provision *only* for the most needy and *only* for the satisfaction of the most basic needs, then ‘need’ must be clearly defined in policy in these terms.

This research has identified three examples of elastic concepts that provide a good starting point for thinking about how to define need and regulate access in such a way: ‘homelessness’, ‘woman’ and ‘single mother’. The aim of such a move is not to dissociate these concepts from basic need and poverty but to untangle those aspects of the categories that are associated with basic need and that require a material distributive response, as opposed to other responses (say, recognition or private funding). If the aim is to provide housing to those individuals who are ‘sleeping rough’, rather than individuals who would rather not live a shared house, then define homelessness in those terms. If the aim is to provide financial support to women who struggle materially as a consequence of the gendered division of care labour rather

than those who suffer social stigma, then define ‘woman’ or ‘single mother’ in those terms.

Maintaining possibility: speaking of need

In a context of neo-liberal philosophies and policies, and the increasingly conservative political climate that limits resources for the poor, is preoccupied with reducing welfare dependency and placing responsibility back onto individuals for the circumstances they may find themselves in, it may not be possible to take steps such as those suggested above - to provide resources, or to regulate or institutionalise meaning and access. Nevertheless, it remains important to reveal the trends, processes and practices, especially those that impact on the symbolic realm and the symbolic production of need, which represent the world in particular ways rather than others and constitute conceptual and discursive possibility. It also remains important to bear in mind – as hinted at in the closing remarks of the previous chapter – the role, responsibility and capacity of academic researchers and policy makers as key players in the cultural field. Even (and especially) in hostile political climates, it is possible *and* necessary to engage this capacity as producers of symbolic capital.

Bourdieu’s (1977) discussion of ‘heterodoxy’ and the doxic framework is useful for articulating this point. The doxa refers to the dominant, normative account of the world that legitimates and institutionalises certain perspectives over others, and is *so* influential in determining what can and cannot be imagined, spoken, represented or asked. As Fram (2004) explains, “[d]oxa is a societally accepted subtext about how the world works, so natural and unspoken that it is ‘unthinkable’ and thus not available to opinion” (Fram 2004: 556, citing Bourdieu 1977). Doxa underpins the everyday, symbolically and materially, and is sustained by practice so subtle it

cannot generally be discerned let alone interrogated. It is through the doxic framework that relations of dominance are produced.

While the prevailing order remains unquestioned and considered natural, there is no means for comprehending or explaining the way things are or why they are not better. Heterodoxy involves the utterance of other views – a different set of realities – that contradict customary beliefs about the manner of the world and thus enable the questioning and denaturalisation of the doxa. Heterodoxy heralds the recognition of doxa, and possibly the spurning of it and turning of it. The alternative vision of reality provided by the heterodoxy provides the possibility for subversion and disruption of the relations of dominance. In the words of Bourdieu:

It is only when the dominated have the material and symbolic means of rejecting the definition of the real that is imposed on them through logical structures reproducing the social structures (i.e. the state of the power relations) and to lift the (institutionalised or internalised) censorships which it implies, i.e. when social classifications can become the object and instrument of class struggle, that the arbitrary principles of the prevailing classification can appear as such and it therefore becomes necessary to undertake the work of conscious systematisation and express rationalisation which marks the passage from doxa to orthodoxy. (Bourdieu 1977: 169)

The point I am making is that in this context of ‘need’ that I have outlined, where accounts of need are contested, and gentrified accounts of need are influential in matters of access and resource allocation, it is important to maintain an account of need as basic and subsistence requirements. Subversion is not guaranteed. Nonetheless, the opportunity for speaking and thinking about need in ways that represents the lived experience of individuals struggling with subsistence matters. The ability to distinguish between affluence and poverty as the basis for needs claims represents an important first step in ensuring access to scarce resources by those who need them most. An account of the micro-processes of exchange and circuits of distribution that go beyond the economic realm is central to this process. This

explanatory and subversive possibility is what is fundamentally provided by Bourdieu's theoretical framework: recognition of the interplay between structures – how we think about things – and practices in the conduct and possibilities of everyday life. This represents a possibility for disrupting the more orthodox position on need that facilitates gentrification and exploitation. Such strategy – that maintains the possibility of thinking *otherwise* – is theory in practice. Plainly, the multidimensional approaches discussed in the previous chapter are aimed at precisely this kind of effort. Nevertheless, these frameworks are caught up in the expectations of the field that promotes the identification and measurement of need through lists and indices (and only through such things). What is required, in the context at hand, is a more expansive account of need *as resources* as well as an increased regulation of need *as interest*.

If relations of inequality are to be subverted in an increasingly neo-liberal, consumer lifestyle context where conceptions of need are contested then it is important to understand the differences between poverty and affluence, the role of culture and the processes of symbolic exchange that regulate access to (increasingly scarce) resources. It is also important to maintain access to the means of symbolic production – especially in regard to the key regulatory, conceptual mechanism of 'need' – so as to ensure the possibility of change for future generations. Incorporating Bourdieu's framework of capitals in development and policy – in theory and in practice – is a good starting point.

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APPENDIX - INTERVIEW SCHEDULE

About the co-op

What are the general features of this co-op (physical features of the co-op and general features of the population)? Can you tell me about the history of the co-op, the number and size of dwellings, what kind of people live here, the number and ages of residents (including children)?

About the participant¹

Can you give me a general idea of who you are and about your life? For example, how old are you? What is your education level or history? Do you have dependents and if so how many, what ages and so on? Are you single or do you have a partner? What is your relationship history? What kinds of support do you have outside the co-op? Are you in paid or unpaid work? What is the nature of your work? For example, your work full or part time? What kind of work do you do? What is your general employment history?

How long have you been living in the co-op? Can you tell me about your housing history?

How did you find out about co-ops? How did you become involved? Can you explain the membership process? How long did it take? What is the usual process for new members?

If you were involved in the co-op development process, what did that entail?

What is involved in living in a co-op on an ongoing basis? What do you look for in new members? How do you decide between applicants?

Why did you want to live in a co-op? What does living in a co-op mean to you; what difference has it made to your life? What do you see as the benefits and of co-op living (and/or limitations)?

What are your plans for the future? How long do you intend to stay in the co-op? Why might you leave?

¹ Adjust for past or prospective members.