# Challenging the Norm? The 'Ethopolitics' of Low Cost Home Ownership in Scotland

## Abstract

Influenced by Nikolas Rose's concept of 'ethopolitics' this paper explores attitudes to 'home' and 'tenure' amongst low-cost homeowners in Scotland. In doing so, it seeks to highlight the contested nature of contemporary governing practices and the way in which governable subjects can challenge and resist dominant discourses, which promote homeownership as the 'preferred' tenure of choice, whilst simultaneously pathologising social housing.

**Key words:** consumption, housing, governance, resistance, tenure

## Introduction

Housing is a form of consumption that transmits the identity and social position of the owner. The existence of a normative ideal on forms of housing consumption, which elevates home ownership over other tenure types, has been well documented in the literature (see for example, Kemeny 1981; Saunders 1990; Gurney 1999a; Gurney 1999b; Rowlands and Gurney 2000; Flint and Rowlands 2003). The power of this discourse is such that it may operate in a discriminatory fashion through expressions of tenure prejudice. As Gurney (1999a) highlights, this involves the mobilisation of cultural stereotypes about particular groups of people, which constructs homeowners as 'good' citizens and renters as somehow 'abnormal'. More recently, commentators influenced by the work of Bourdieu (1984), Bauman (1998) and Rose (2000) have conceptualised this divide in terms of culture, consumption and aesthetics, with those

who exercise the wrong choice, conceived as 'flawed consumers' in need of punitive state interventions (see for example, Flint 2003; Flint and Rowlands 2003; Author, In Press). A relational approach which focuses on the mobilisation of various forms of capital does not however tell us much about how these low-income groups directly experience or consume housing on their own terms (Allen 2007). Furthermore, the literature on tenure has tended to focus on the points of distinction between homeowners and social renters, thus ignoring how experiences of homeownership vary quite significantly and reflect wider socio-economic inequalities in society.

Drawing on qualitative interviews with individuals who purchased their property through low-cost homeownership schemes, this paper draws on Nikolas Rose's concept of 'ethopolitics' in order to illuminate the contested nature of contemporary governing practices. The paper begins by outlining recent commentaries on housing consumption and tenure. This is followed by a discussion of low-cost homeownership in the Scottish policy context, and then the research methods used in the study. The substantive section of the paper concludes that *there is evidence* of localised resistance to dominant discourses regarding 'normal' housing consumption. First, low-income homeowners do not consume housing in the same way as their middle class counterparts. They do not play the housing market to make money, and indeed, many only purchased a property because of the perceived decline of the social rented sector (and not because of a preference for 'ownership'). Secondly, whilst interviewees' recognised the importance of owner-occupation as a social signifier they did not necessarily regard social renting (or social housing tenants) as problematic. By contrast, they were keen to stress the positives of renting and the important social role it occupies.

**Governance, Housing Consumption and Tenure**

Foucault (2003) argues that governing is a rationally reflected way of doing things that seeks to shape and work on the actions of others (see also, Burchell 1993). In doing so, he focuses on the productive dimensions of power and the way in which subjects as 'active agents' can be governed through their autonomy and capacity to act. This represents a form of 'rule from a distance' as opposed to a reduction in government per se (Miller and Rose 2008). Moreover, it resurrects an older and broader meaning of governing that extends beyond the state apparatus, and that is as much concerned with how we govern *ourselves* as with how we govern others.

Building on these conceptual insights, Nikolas Rose (2000) traces the emergence of a technology of governance that seeks to regulate individual conduct with reference to dominant moral discourses of responsible behaviour. Rose has labelled this new politics of conduct as 'ethopolitics'. A distinctive aspect of this mode of governing is the important role of consumption, for this is a project of rule that seeks to encourage subjects to self-regulate their behaviour with reference to socially sanctioned acts of consumption (including housing consumption). In this context, consumption acts as a social signifier "through which the cultural competence and social position of the occupant can be expressed" (Allen 2007: 74). The advertising and marketing of particular lifestyles, cultures and aesthetics becomes crucial here, with those unable to exercise choice in the marketplace, and thereby dependent on the state, stigmatised as "flawed consumers" (Bauman 1998: 38; see also Rose 2000; Flint 2003). Ethopolitics therefore represents a useful lens through which to consider dominant norms, values and definitions of acceptable and expected forms of behaviour. It illuminates the discourses, strategies and tactics deployed in governmental endeavours to regulate conduct, and in doing so, underlines the diffuse nature of power in society.

Within the housing field, the normalisation and valorisation of homeownership as the most 'natural' and 'preferred' tenure of choice has been long established in the UK (Kemeny 1981; Saunders 1990; Ronald 2008). As Munro (2007) asserts, there is a strong, positive discourse that associates owner occupation with a range of advantages from capital gain to the more abstract sense of greater independence and security. Conversely, renting is regarded much more negatively – with paying rent commonly described as 'throwing money down the drain' (Gurney 1999a). Indeed, some commentators have argued that so strong is the emphasis on homeownership within the UK, that a preference for renting has been constructed as a 'deviant' choice, and the hallmark of a 'flawed' citizen (Flint 2003; Flint and Rowlands 2003; Author, In Press). Nonetheless, cross-cultural analysis suggests this pre-occupation with homeownership is largely the preserve of the English speaking industrial nations; a situation fuelled by state intervention in housing policy, and which has pushed all but the poorest into owner-occupation (Kemeny 1981).

A focus solely on discursive strategies and dominant norms however tells us little about how individuals' *themselves* feel about, experience and consume housing (Allen 2007). Indeed, the assumption of some Foucauldian scholars that technologies of governance automatically realise their effects has been strongly criticised for disregarding the way in which subjects may be recalcitrant, and think and act otherwise (see for example, Author 2009). As Rutherford (2007: 300) comments:

> Governing does not arise as fully realised project, but is debated, revised, fine-tuned and continuously in need of re-articulation ... These kind of insightful studies which examine how rule can go awry are invaluable – and too few and far between.

This suggests the needs for more ethnographic studies, which employ qualitative methods to gain a deeper understanding of the views and experiences of local actors.

Not only would this allow an investigation into the contested nature of contemporary governing practices, but also would permit a greater analytical focus on resistance.

In addition, the literature on tenure has tended to focus on the points of distinction between homeowners and social renters, thus ignoring how the market for homeownership *is constituted in fundamentally different ways for different groups*. It operates as a stratified hierarchy, amplifying already existing class and income differentials (Forrest 1983). It is a sector characterised by fragmentation and differentiation, where there is not one experience of homeownership, but multiple. The experience of marginal homeowners, and the housing choices open to them, is therefore qualitatively different to that of more affluent households.

Building on existing theories of tenure, this study seeks to drawn on the concept of ethopolitics in order to consider the success of governmental strategies in encouraging 'normal' housing consumption amongst low-income groups. This carves open a space in which to consider resistance and investigate the empirical success of projects of rule. The burgeoning intermediate housing market, comprised of individuals who purchased their home through shared equity or shared ownership products, offers a useful context in which to interrogate these issues. The intermediate housing market is a transitional tenure between renting and full home ownership. Its role is to help marginal homeowners, and first-time buyers in particular, get onto the property ladder (Wallace 2008). Although numerically small, it is an important segment of the housing market given public policy commitments to provide more affordable housing through low-cost homeownership initiatives (NAO 2006; SG 2007).

**The Policy Context in Scotland**

In Scotland, two-thirds of households are homeowners (SG 2009). Although the largest form of tenure in Scotland, levels nonetheless remain lower than in any other UK jurisdiction.[1] However, since 1981 levels of home-ownership in Scotland have almost doubled (Foster 2006). This is largely attributable to the effects of the Right to Buy policy. Introduced in 1981, it enabled sitting tenants to purchase their council house at a heavily discounted price. One of the most significant housing policies of the last 30 years it had a profound effect in changing the tenure structure in Britain (Forrest and Murie 1988; Forrest 2010; King 2010). Over the last decade in Scotland, the devolved government has however reduced the incentives and attractiveness of this policy.[2] Consequently, low-cost homeownership schemes have been used to extend access to owner-occupation by targeting public subsidy at particular socio-economic groups, including social renters[3] (Munro 2007). Indeed, tenure-mix through low-cost homeownership has become an important aspect of social inclusion and community regeneration initiatives north of the border (Author 2008; In Press).

Yet it is not just the level of homeownership that has increased since the 1980s, but also its price and affordability. Pre credit-crunch, the average price of a house in Scotland in 2006 was £137,192; significantly lower than the UK average of £204, 813 (Wilcox 2007/08: 147). Traditionally, Scotland has also compared favourably with the rest of the UK in terms of housing affordability measures (Foster 2006). One of the legacies of the economic downturn has however been a tightening of mortgage finance and an increase in the cost of borrowing, which has in turn made it much more difficult for first-time-buyers to get on the property ladder (CCHPR 2008; Stephens *et al* 2008; Williams 2010).

In order to tackle the problem of housing affordability, in October 2007 the Scottish Government (2007, 2008) rebranded and simplified the existing array of low-

cost homeownership schemes under the banner of LIFT: Low-Cost Initiatives for First-Time Buyers. This move was designed to make the schemes more accessible and understandable to potential purchasers, and was supported by a significant cash injection. LIFT includes:

- *New Supply Shared Equity*: this is currently the dominant model of low cost homeownership, and it replaced the previous Homestake scheme. It effectively provides an interest-free loan to enable purchasers to buy a majority share in a new-build property (normally between 60 and 80 percent) and become the legal owner. Applicants are subject to a means test and must take out the maximum equity they can afford. After two years, they can increase their share up to 100 percent. When the property is sold, both the social landlord (who administers the scheme) and the owner receive their relative shares of the property's value.

- *Open Market Shared Equity*: the same as above, except this more recent initiative enables purchasers to buy a property on the open market within specified price limits. It is particularly important in high demand hot spots like Edinburgh and some parts of the Scottish Highlands.

- *Conventional Shared Ownership*: the oldest of the schemes it enables purchasers to part own and part rent a property. Shares are generally lower as compared to shared equity schemes (starting from around 25 percent), and repairs and maintenance costs are split with the social landlord who administers the scheme.

The government's commitment to promoting the growth of the intermediate housing market has however come under criticism, with some commentators suggesting the

need to rethink the rationale of promoting homeownership to vulnerable groups (University of Glasgow and Newhaven 2008; Author, In Press). Evidence from across the UK suggests the schemes are too small in scale too really improve access to homeownership for vulnerable groups (Munro 2007). Moreover, purchasers are particularly vulnerable to housing market and economic volatility (Newhaven and the University of Glasgow 2008). They often have high ratios of outgoings to incomes, which in some cases are unaffordable; repossession rates for low-cost homeownership are also high compared to all mortgages (Bramley *et al* 2002). Residential mobility is lower than for other tenures, and can result in households becoming 'trapped' in what is supposed to be a transitional tenure (Wallace 2008).

Despite the apparent limitations and problems of these schemes, they nonetheless enable the government to further extend the level of homeownership, and thus create responsible citizens who can enterprise their own lives and undertake 'normalised' acts of consumption. The clear message from government is that even partial homeownership is preferable to renting.

**Methodology**

*Research methods*

Through a focus on marginal homeowners in Scotland's intermediate housing market, this small seedcorn study aimed to explore attitudes to 'home' and 'tenure'. During July-September 2009, fourteen semi-structured interviews were conducted with individuals who had purchased their home through either a shared equity or shared ownership scheme. In total, eight shared equity purchasers and six shared ownership purchasers were interviewed. They were identified with the help of the local housing

association that developed and administered the scheme.  Recruiting interviewees' for this study was nonetheless a challenge.

*Case studies*

The three housing developments, which were the focus of this study, were:

- **Glasgow Greater Govan**: an established shared ownership scheme, where the properties take two forms.  First, pre-1919 housing which was renovated and sold on a shared ownership basis.  Second, new build tenement flats built in the early 1990s.  Housing in this neighbourhood is predominantly pre-1919 tenements, supplemented by a mix of inter-war and post-war social and private development schemes.  The neighbourhood has a higher proportion of social housing and a lower proportion of homes for owner-occupation than the city as a whole.  It experiences high levels of poverty and deprivation, and has undergone much recent regeneration.

- **Glasgow North East**: a new supply shared equity scheme consisting of semi-detached houses within a small development that also includes social housing and private housing for sale.  Located within a post-war housing scheme on the periphery of Glasgow, the majority of housing in the area is post-war tenements.  The area has experienced high levels of unemployment and poverty.

- **Clydebank**, **West Dunbartonshire**: a new supply shared equity scheme consisting of a self-contained development of tenement flats.  Housing in the local area is predominantly terraced and semi-detached houses, with a significant number of flats also to be found.  The area has a higher proportion of social housing and lower proportions of homes for owner-occupation than

the local authority as a whole.  There is significant pressure in the new build

market because of the area's proximity to Glasgow city.


The case studies were chosen to include both shared equity and shared ownership

purchasers, and because of the particular affordability problems facing these local

authority areas.  Glasgow is the most deprived local authority area in Scotland, and

West Dunbartonshire is the third most deprived.  In these neighbouring local authority

areas, both levels of home ownership and average earnings are below the Scottish

average.  This suggests a real affordability problem, with home ownership

increasingly untenable for first-time-buyers on a median income.


*Resident profile*

The majority of the sample were female (79 percent) and in paid work (79 percent).

Participants were drawn from a range of socio-economic backgrounds, including

professional occupations such as the police and social work.  However, over 40

percent earned less than £25,500 per year, with the tendency for those at the lowest

end of the income scale to be shared owners.  Individuals had quite different housing

histories, with the majority (over a third) previously residing in the social rented

sector.  A significant number were also new households (14 percent), which reflects

the age profile at the younger age of the spectrum.  The majority of households were

small, consisting of one or two persons, with length of residency ranging from two

months to over ten years.  Those who had lived in their property longer tended to be

shared owners, as this is the more established of the two schemes.


*Confidentiality*

Confidentiality was important to the participants of this study as they were being asked to comment on their relationship with the housing association that administered the scheme. Furthermore, when exploring issues pertaining to home and neighbourhood sensitivity is required in discussing matters that might perpetuate area-based stigma. This is important given that low-cost homeownership schemes tends to be concentrated in deprived areas that have high levels of social housing. Consequently, the data in this study was anonymised in three ways:

- Pseudonyms have been used and individuals assigned randomised names in alphabetical order;

- The name of the housing associations have been removed;

- Geographical areas are not identified at the neighbourhood level. Instead, reference is made to larger housing market and local authority areas. Operating at this scale retains important contextual information, without identifying particular localities at the micro-level.

The remainder of this paper draws on qualitative interviews with people who have purchased their properties through shared equity/ownership schemes. Given the commitment to understanding the views and experience of purchasers, efforts have been made to preserve local dialects.

**Playing the Market**

As already noted, the literature emphasises that housing is a positional good that reflects the social 'success' of the owner. This is evident in the dominant view of the housing market as a 'space of position taking', commonly described in terms of the housing ladder, which households are expected to climb in order to purchase bigger,

better and more expensive properties (Allen 2007: 73). Much of the focus within this body of literature has been on the way the new middle classes have mobilised their resources to impose value on, and gentrify, inner city urban spaces (see for example, Butler 2003). Low-income groups where they do feature are presented as 'flawed' consumers, who lack the cultural capital to undertake normalised acts of consumption, because they rent instead of buying a property (see for example, Gurney 1999a; Flint 2003; Flint and Rowlands 2003).

Low-income owners by contrast, are largely invisible in the literature (for exception see, Allen 2007). However as the qualitative research undertaken for this small pilot study highlights, they do not necessarily 'play' the market in the same way as their middle-class counterparts. They have their own consumption practices that are quite distinct from the pre-dominant view of the housing market as a 'space of positions'. Indeed, the majority of the households in this study were uninterested in the notion of climbing the housing ladder. They described feeling 'satisfied' and 'settled' in their home and that it suited their current lifestyle and circumstances:

> INTERVIEWER: Do you see yourself being on the housing ladder?
>
> ANGELA: No.... I see myself being here for at least ten or fifteen years. No unless things change, but no I don't ever see myself wanting this big giant house ... I just think, why push yourself, put yourself under strain.
>
> (Angela, 36-45 years old, shared equity purchaser, Clydebank, previously in social housing)

Furthermore, they expressed no desire to sell their property in order to move onto a 'bigger and better' one, with many expressing disdain for the hassle and strain that such a strategy necessitated:

> INTERVIEWER: What kind of puts you off [climbing the ladder]?

HARRY: I don't buy into it because as it is painfully obvious these days too many people spend their lives watching property development programmes. I've just got no idea where that mind frame comes from, so I'm definitely not in that frame of mind ... the kind of buying and selling and moving around and about. It's too much hassle. Come on, we're busy enough and have enough grief in our life without adding to it with these majorly stressful events.

(Harry, 46-55 years old, shared owner, Glasgow Greater Govan, previously in private renting)

INTERVIEWER: Do you see yourself as being on a housing ladder?

DEBBIE: No. I couldn't be bothered doing that. But I have a relative who does that. They've moved six times over the years. They buy it, do it right up and then sell it. They always make money, that's why she does it ... I couldn't be bothered with that.

(Debbie, 18-25 years old, shared equity purchaser, Clydebank, new household)

Moreover, for all the participants in the study the decision to purchase their current property was driven by very practical, pragmatic reasons, not through a desire to play the market in order to realise a financial gain. They described housing primarily as 'somewhere to live' (although that's not to say they did not recognise its profit potential); they also worried about over-stretching themselves financially, with some describing their mortgage as a source of 'worry' and 'anxiety'. When choosing their property, proximity to family and friends was an important driver, as was commuting time to work and access to practical local amenities such as shopping facilities and public transport. A local connection with the area was also identified as important. Indeed, the majority of interviewees' purchased properties in the neighbourhoods where they grew up because they liked the familiarity and security this gave them. This interest in the practical utility of housing is reflected in the extended interview extract below:

INTERVIEWER: And what made you move to this house in particular?

NATALIE: I would say the area attracted me because I'm from this area so I know all the local amenities, my family are close by, my friends are all close by. And compared to where I stayed before which is roughly about 18 miles difference, it's a lot closer to work for me so that attracted me a lot more.

INTERVIEWER: So more the practical side of things?

NATALIE: Yeh, pretty much yeh.

INTERVIEWER: And now you've been here a few months how do you kind of feel about living here?

NATALIE: Again I think for me, it's just the practicality of everything, I was that used to being quite far out of town, in quite a rural area. And anytime I wanted to go out meet my friends or even just getting to work every day it was at least a half hour journey here and there so I'm a lot more happier now being closer to everybody and being closer to work; certainly my diesel bill has went down significantly.

INTERVIEWER: Good for the social side as well?

NATALIE: Yeh because I'm closer to everything now. The train station is a lot closer now, there's a lot more buses, everything is just a lot more practical now for me.

(Natalie, 18-25 years old, shared equity purchaser, Glasgow North East, new household)

These findings echo that of Allen's (2007) work on low demand housing in Liverpool. He too highlighted the importance of 'convenience' and 'closeness to others', and how low-income households were interested more in the 'reality of the dwelling' than realising profit from an investment. This refusal of low-income groups to play the game and climb the housing ladder highlights the potential for challenge and resistance to the dominant ideology of the housing market as a 'space of positions'. By problematising the dominant view, these low-income owners demonstrated they were not interested in housing consumption in the same way as their middle-class counterparts. As Hanley (2007: 18) argues, class is only too visible in the geography of housing; the UK is "divided not only by income and occupation, but by the types of homes in which we live".

These findings also underline the importance of not treating homeowners as a homogenous group. Whilst middle-class households may use their housing consumption to establish their class position, the low-income purchasers in this study were much more instrumental and driven by an interest in the practicalities of housing (i.e. its use value as opposed to its exchange value). This underlines the importance of going beyond policy discourses to also consider the views and experiences of those on the receiving end of governmental interventions – for subjects are not passive and on the receiving end of power. By contrast, they can challenge and contest dominant norms of acceptable and expected behaviour.

**Homeownership: the tenure of choice?**

Debates about the normalisation of homeownership are well documented. As Saunders (1990) widely cited study highlights, owner-occupation is strongly attributed to the financial security of asset ownership, and represents both an investment, as well as something that can be passed on to children and other family members. Moreover, it is perceived to offer a greater sense of autonomy, freedom and control, and create stronger attachment to the local area (see also, King 2010).

Critics have nonetheless emphasised that there is little evidence of any 'natural' superiority of the tenure, and that this normalising discourse is in fact a social construction, which is imbued with power relations (see for example, Gurney 1999a; Ronald 2008). Ultimately, tenure preferences are not created in a vacuum - they reflect judgements about the quality and type of housing provided in a tenure at a particular time - a situation created by state intervention in housing policy.

The findings of this study would seem to reinforce this critique, for interviewees' emphasised that they purchased their property as a means to an end, as

opposed to an end in itself.   Whilst they recognised the additional benefits that asset-ownership offered (as documented by Saunders), their decision to become a homeowner was primarily driven by their wish to exit the rental sector – not because of the perceived advantages or *superiority* of homeownership.

Given low-cost homeownership specifically targets households in the social rented sector[4], it is perhaps not surprising that over a third of the sample came directly from social housing, and all but one participant had lived in the sector at some point in their life.  For this cohort, they justified their decision to exit the rental-sector in terms of the *residualisation* of social housing.  The term residualisation reflects the way in which more affluent households have exited the social rented sector because they believe it is no longer a desireable place to live, leaving behind a social residue of poorer households (Forrest and Murie 1988).  For example, residents' described problems with anti-social behaviour, as well as concentrations of poverty and worklessness, which caused clashes of lifestyle with those social housing tenants (like themselves) who were in paid employment.  It was not social rented housing as a tenure that was identified as problematic, rather it was the changing demographic of tenants entering the sector and the concentration of the poorest households in the worst housing estates -  a situation created through deliberate government policies:

> It was a lovely flat I was in and the neighbours were really nice ... but the housing association weren't dealing with the anti social behaviour ... I think it's got worse.  I think often they don't vet people.  I'm no saying people with problems shouldn't get anything, but I think there should be a responsibility and I think people should be made take that responsibility.
>
> (Angela, 36-45 years old, shared equity purchaser, Clydebank, previously in social housing)
>
> And where I was, I mean it was a nice flat and everything but it was a bit kind of rough to be honest ... One girl that lived in the street her son was walking his girlfriend round to the bus stop one night.  And he's no much different in

age wise to my son. And he lost an eye. And I thought 'oh no'. I couldn't live worrying about my son walking to a bus stop you know .

(Eleanor, 46-55 years old, shared owner, Glasgow Greater Govan, previously in social housing)

The quality and timeliness of landlords' repairs was a further issue, with several expressing that the difficulty in getting their proprietor to undertake repairs was one of the main reasons they decided to buy their home. Importantly, it was not the quality of their housing per se that was the source of irritation. Rather it was the landlord's inability to maintain and modernise the property – a situation fuelled by increasing financial constraints within the social rented sector, and driven by central government (Ravetz 2001):

One of the reasons why we bought our first council house was because they weren't doing any repairs for you. I mean we practically rebuilt that house.

(Bernadette, 66-75 years old, shared owner, Glasgow Greater Govan, previously in social housing)

The lack of choice about where they would be allocated a property was also cited as an inherent problem of social rented housing. This has been exacerbated in recent decades as tenants under Right to Buy Legislation have bought the better quality council stock in the best areas, leaving the less desirable properties for rent and reducing the number of properties available for let overall (Forrest and Murie 1988). This is particularly problematic during an economic downturn, as repossessions and social housing waiting lists grow:

You don't really get much choice where you stay, you know …. Unless I could stay with someone for a long, long time, I'm going to get the roughest area. I've worked too hard to take my daughter to live somewhere like that.

(Ina, 46-55 years old, shared equity purchaser, Clydebank, previously a homeowner)

The bureaucratic allocation of social housing was identified as a further issue, especially amongst the younger members of the sample who were single, in work and who had no children. They perceived it pointless to even apply for a social housing tenancy because they would not qualify, as they were not in housing 'need'.[5]

Overall, it was these individuals' direct experience of the rental sector, and their subsequent desire to exit it, that prompted them to become homeowners. The problems they identified could have been easily resolved by policy interventions designed to improve quality and choice within the rental sector, as opposed to encouraging people to exit it in favour of owner-occupation. As Kemeny (1981) asserts a truly tenure-neutral housing policy should give people a real choice about which tenure they want to reside in. However, in the UK consecutive governments have been preoccupied with maximising homeownership, with social housing increasingly marginalised and reduced to a 'social welfare' role. Ironically, this reduces choice for low-income households.

**A Symbol of Success?**

Despite dismissing dominant discourses about homeownership as the 'tenure of choice' and the importance of 'climbing the housing ladder', participants' nonetheless conceded that owning your home was perceived in wider society as a 'symbol of success'. Indeed, several interviewees' asserted that they personally believed that owning your own home demonstrated hard work and achievement, as well as a work ethic. This suggests housing does indeed transmit a message about individual tastes, aesthetics and cultural practices:

INTERVIEWER: I guess some people would say that owning your own house is a symbol of success; is that something you agree with?

NATALIE: I would agree with that. I think it gives you a sense of achievement. You've worked towards something, you've made sacrifices to save up your deposit. You put a lot of money and effort into getting the house. Getting all the furnishing for it is even an achievement because it costs a lot to get everything for it, do it the way you like it.

(Natalie, 18-25 years old, shared equity purchaser, Glasgow North East, new household)

These moral undertones of responsible citizenship, which valorise homeownership, seem surprising given the apparent rejection of the dominant ideology of the housing market as a 'space of positions'. Nonetheless, it perhaps underlines the self-evident and taken-for-granted nature of this normalising discourse of homeownership, which has been reinforced by both the media (Sprigings *et al* 2006) and the state (Kemeny 1981; Gurney 1999a). It is important to note however, that whilst tenure *was recognised* to be a social signifier, interviewees nonetheless rejected the problematisation of renters as 'flawed consumers'. As one individual commented:

To me it's not that important. If I was staying in a wee council house somewhere and it was a nice wee house, it wouldn't bother me that I didn't own it to be honest … I mean I'm no one of these people that's jealous of somebody who stays in a bigger house form me to be honest. At the end of the day as long as I get by.

(Eleanor, 46-55 years old, shared owner, Glasgow Greater Govan, previously in social housing)

This resident, like many others, rejected the stigmatised stereotype commonly attributed to social housing. Ultimately, it was living in a nice home in a nice area that mattered most to this person, not tenure. This ability of householders to challenge and contest the problematisation of social renters as 'abnormal' and

'flawed' consumers further highlights the importance of qualitative research, which considers the possibility of resistance to dominant discourses.

Low-cost homeownership specifically targets households in the social rental sector. Their direct experience of 'being the other' would seem to be significant, for this study reported much less tenure prejudice than previous qualitative research has documented. For example Gurney's (1999a: 177) work with homeowners highlights how social renters are perceived by homeowners as 'abnormal', and deemed to lack pride and self-esteem. By contrast, the participants in this study placed a strong positive emphasis on the welfare function of social housing and its role in providing affordable housing for those who could not afford to buy:

> I lived there [in my social rented flat] for fourteen years. I knew the area, the people were really nice, and the neighbours would sit out the back with a bottle of wine and sit and have a chat. We used to have a good laugh ... there is a positive thing about social housing in that it's giving people, affordable housing. People who canae afford to buy their own house.
>
> (Angela, 36-45 years old, shared equity purchaser, Clydebank, previously in social housing)

Indeed, this cohort talked positively about their own positive memories of the sector, both in terms of their experiences of growing up in social housing, when the sector housed a wider cross-section of the population (Ravetz 2001; Forrest 2010), and also when they had personally relied on the social rented sector because financially they could not afford to buy. The Scottish context is perhaps significant here. In the early 1980s, over 50 percent of households rented from a social landlord, and even now, the sector continues to house a quarter of the population (King 2010: 69). Renting from a social landlord has therefore never had the stigma compared to elsewhere in the UK.

**Conclusion**

Adopting a Foucauldian perspective on power highlights the diffuse nature of power in society, and the way in which governable subjects are themselves inculcated in the exercise of power. Crucially, power and freedom are not mutually exclusive; rather subjects are encouraged to self-regulate their own 'conduct' in line with governmental ambitions. Building on these insights, Rose's concept of 'ethopolitics' draws our attention to the role of culture, taste and lifestyle choices in contemporary technologies of governance, especially the extent to which individual consumption practices are shaped and informed by dominant discourses regarding expected and acceptable forms of behaviour. In housing policy, it is clear that homeownership is now the tenure of the 'majority', and represents a normalised act of consumption, with social housing consequently stigmatised and reduced to a subservient role. Yet, there has been little attempt to explore the relevance of these dominant norms for different segments of the owner-occupied market. Given it is a highly fragmented and differentiated sector, an explicit commitment to explore the experiences of low-cost homeowners represents a useful addition to the literature on tenure. As the findings of this study highlight, low-income groups do not necessarily consume housing in the same way as their more affluent counterparts. They were much more interested in the practical utility of housing and in maintaining locally based social networks, as opposed to making capital gains.

A qualitative methodology that prioritises the voices of low-income groups, who have been targeted by the state and encouraged to become homeowners also highlights the power relations at play, as well as the possibility of recalcitrance and resistance to these dominant and taken for granted modes of thought. As the empirical data indicates, not only were individuals' sceptical of the negative discourses attached to social renting, but they were also keen to emphasise the

positive merits and social benefits of the sector.  Furthermore, whilst they recognised the importance of owner-occupation as a social signifier, they did not support judgemental stereotypes of social renters as 'failed', 'flawed' or 'abnormal' consumers.  Overall, this illuminates the contested nature of governing practices and the way in which governable subjects can be sceptical, disorderly and recalcitrant.  As Foucault (2003) argues, the exercise of power is not possible without some possibility of escape or reversal.  Understanding localised resistance in particular geographical and policy contexts is therefore crucial in adding to our understanding of contemporary technologies of governance.  To do so however, requires a commitment to go beyond discourse analysis, and complement it with research methods that give voice to local actors.  Listening to their perspectives highlights only too clearly the way in which power's effects are only ever partial, shifting and uneven, and that governmental interventions do not always realise their objectives in the intended way.

**Endnotes**

[1] Figures from 2006 highlight that 67 percent of households in Scotland were owner-occupiers compared to 70 percent in England, and 73 percent in Northern Ireland and Wales.

[2] Since the creation of the Scottish Parliament in 1999, housing policy has been a matter for the devolved administration in Edinburgh.

[3] Low-cost homeownership initiatives primarily target low and middle-income households in the rental sector, but also older and disabled people whose current property may no longer suit their needs, as well as those who properties have been earmarked for demolition.

[4] The social rented sector refers to affordable rented housing provided for households in need at below market rents. In the UK context, it includes housing provided by local authorities and housing associations/co-operatives.

[5] In the UK, social housing is allocated on a 'needs' basis, with priority given to particular groups, such as those experiencing homelessness, overcrowding, or who have particular medical conditions.

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