

Collective realism: exploring the development and outcomes of urban housing collectives

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ARCHER, Tom (2016). Collective realism: exploring the development and outcomes of urban housing collectives. Doctoral, Sheffield Hallam University.

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**Collective realism:
Exploring the development and
outcomes of urban housing
collectives**

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A thesis submitted in partial fulfilment of
the requirements of Sheffield Hallam
University for the degree of Doctor of
Philosophy

October 2016

Abstract

The undersupply of housing in England has created a pervasive sense of crisis about the delivery of sufficient new dwellings. Alternative forms of housing provision therefore merit further exploration, particularly those that can deliver low cost, stable accommodation in good condition. Potential remedies may be found in various models for collective ownership of housing. Housing collectives are organisations controlled by their members and residents, operating in a defined geography, which collectively own and manage land and housing for the benefit of a designated group. But why have such organisations consistently been a marginal form of provision? And do the patterns of benefits and costs they create make their future expansion desirable? Significant gaps in knowledge emerge in attempting to answer such questions. Furthermore, the relationship between the benefits and costs arising within collectives, and the form and function of these organisations, is poorly understood.

Three housing collectives were studied intensively to address these gaps in knowledge. Ideas from realist social science and analytical sociology are brought to bear on processes of change. The study finds powerful constraints and enablements in the internal workings of collectives, as well as a series of external constraints and enablements arising through the structure of relations around the collectives.

Residents and members of the collectives identified a range of costs and benefits. Causal mechanisms are introduced to show how these perceived outcomes are, in part, attributable to collective form and function. The rules governing collective forms blend with internal regulation, to generate certain costs and benefits. Furthermore, the history of each collective tends to shape current behaviours to preserve original ideals and achieve desired outcomes. The lessons from this research are far reaching for activists, support agencies and governments, revealing forms of agency and state intervention which can affect the conditions for future collectivism.

Acknowledgements

I was fortunate to be raised in a household where debate and enquiry were a part of everyday life, and where the desire to learn and understand the world seemed the natural disposition. I owe a debt of gratitude to my mother Sylvia for this. Furthermore, the completion of this thesis was only possible because of her acts of support and generosity. And whilst my father, Keith, is no longer with us, he remains an inspiration for my continued work in this field.

The depths of insights offered here owe much to those who were interviewed and observed. All those involved embraced my persistent questioning and probing in the spirit it was intended, and the research is a testament to their reflections and analysis of their own situations. However, full responsibility for the interpretation of their contributions resides with me.

I was lucky to have two highly experienced and knowledgeable PhD supervisors, Professor David Robinson and Professor Ian Cole. Their guidance and constructive feedback has been invaluable, and it has been a privilege to draw on their joint wisdom. I would also like to thank fellow PhD students and staff in CRESR and beyond, who have at various points provided insightful and critical reflections.

I am also particularly indebted to my wife Rachael, who through the process of supporting me has developed an impressive range of diplomatic and therapeutic skills. She was also a critical part of my proof-reading team, which helped refine the thesis when it neared completion. With Rachael, Nathan Archer and Mark Jayes were valued proof-readers, and patiently sat through many a moan. I will be there to return the favour in due course.

Finally, a thank you to Sam Archer, the source of many smiles and the one who helped keep it all in perspective.

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Chapter One: Introduction

1.1. Questions from the practice of collectivism

In 2010, working with a group of residents in one of England's more deprived neighbourhoods, I listened closely as they discussed how to reduce the number of empty homes in their area. The complexity of their task seemed overwhelming. During a lull in proceedings, I remembered a cryptic statement I had once read from Oliver Wendell Holmes Junior; 'I would not give a fig for simplicity on this side of complexity, but I would give my life for the simplicity on the other side of complexity' (Wells, 2013, p.19). As those residents explored the possibility of collective ownership as a solution to their problems, I wondered whether there could be any simplicity beyond the seeming chaos of factors shaping their efforts. Could these complex processes be rendered explicable by simpler or generalisable models? Could the basic ingredients for such collectivism be established? And even if those ingredients were in place, did the individuals involved derive the benefits anticipated? These questions were to set the platform for more detailed enquiry.

1.2. A time of crisis: The relevance and timeliness of this study

Whilst housing collectivism holds deep personal interest, it is also of relevance to contemporary concerns about housing. In England, a complex set of issues and policy challenges have emerged in recent times. For decades, the supply of housing has been significantly outpaced by new housing need and demand (Holmans, 2011). Reports suggest that 60,000 more homes are needed, above the levels of output seen in 2014/15, just to keep up with new household formation (Wilson, 2016). Across the dominant tenures of home ownership and private renting, price rises have created significant burdens on household finances, during a period of low wage growth (IFS, 2015). Simple ratios of house prices to earnings in England, reveal a rapidly widening ratio over the last 20 years (DCLG, 2015). This has made homeownership unaffordable to many groups, particularly first-time buyers (Corlett et al, 2016). In private rented accommodation, as more households have entered this sector, average prices have increased in all UK regions, particularly in the two years preceding this

research (ONS, 2016). Further to these financial concerns are longstanding worries about the quality and condition of such rented accommodation (Davies, 2013; Gousy, 2014). These represent major concerns about housing provision in the private market and whether current prices, being inelastic to changes in demand, can only be mitigated by strong government intervention (Archer and Cole, 2014; Barker, 2004; Lyons, 2015). These have profound consequences on public expenditure, not least in the burgeoning housing benefit bill, which has risen to mitigate the effects of price rises (Cooke and Davies, 2014).

The problems apparent in English housing provision are not, however, confined to problems with markets. New housing developed by local authorities or housing associations might have countered these market failures (Rutherford, 2013), but such production has grown only modestly in recent years. Between 2010 and 2015, an average of 32,000 new homes were built by local authorities and housing associations each year (DCLG, 2016a). However, this did not fill the gap arising from reduced private sector development. One reason for this is that government grants for housebuilding by social landlords were significantly reduced in 2011. It was expected that such organisations would make up the shortfall by borrowing against projected rental income, boosted by the opportunity to charge 'Affordable Rents' at 80 per cent of the local market rent on new tenancies (HCA, 2011a). One outcome from this has been increased burdens on the finances of such tenants, and greater risk of poverty and material deprivation (Tunstall et al, 2013). Alongside changes to funding, social housing tenancies in England have undergone reform, reducing security of tenure for those entering the sector (Robinson and Walshaw, 2014). Alternative tenures, such as shared ownership, have emerged which arguably offer more tenure security, seeking to widen access to home ownership. However, shortcomings in this tenure have also become apparent, particularly in terms of its affordability in a large number of markets (Shannon, 2012; Nanda and Parker, 2015).

Other housing related concerns have become visible. After several decades of government programmes seeking to regenerate urban areas (Crisp et al, 2014), new policies have emerged to focus on housing estates. These policies aim to improve the 'worst housing estates' or 'knock them down and replace them with

high-quality homes' (HM Government, 2016). Lessons will need to be learnt from past regeneration initiatives (Cole, 2012), particularly in accounting for resident opposition, and how they can be supported and involved in the process (Archer, 2012; Wilson, 2013). Whilst this and the other problems outlined above are not restricted to urban areas, the solutions to these problems, aside from new garden cities, will likely have to focus on such urban contexts (Javid, 2016).

The above represents a complex set of inter-related problems, which commentators argue constitutes a crisis (Lyons, 2015; House of Lords, 2016). Whilst often presented as a crisis of supply, this is manifest in poor levels of housing 'choice, quality and affordability' (Wilson, 2016, p.35). Current models of provision are failing to meet demand and need, and are not providing secure, good quality, affordable housing in sufficient quantity. To address problems of this magnitude may require the expansion, enhancement and reform of the dominant tenures. However, there is also scope to explore and harness new forms of housing provision which target some of the issues outlined above.

1.3. Housing collectivism: A role in remedying current housing problems?

As social beings, working collectively is an innate human response to group-level problems (Kropotkin, 1902; Ostrom, 1990; Sussman and Cloninger, 2011). Perhaps then part of the solution to England's housing problems can be found in organisational forms which harness these predispositions. But what does collectivism in housing look like? What form does it take and what types of institutions embody such approaches?

A full answer to these questions is offered in the following pages, along with a justification for the use of this key term 'collectivism'. In England, such housing has a long history, emerging from the co-operative movement, first as co-partnerships between investors and dwellers, then as formal co-ownership models, and in more recent times as common ownership and tenant management (Birchall, 1992; Rowlands 2009). Other legal and operational forms have emerged to secure wider community governance, such as community land trusts (Aird, 2009; Paterson and Dayson, 2011; Swann, 1972), and intentional communities prioritising social interaction and environmental

sustainability (Blandy, 2013; Macamant, 1994). Other forms can harness collectivism, such as self-help housing, which seeks to address empty housing (Mullins, 2010a), or group self-build schemes (Wallace et al, 2013).

Such collectivist forms represent attempts to mitigate some of the housing problems identified above, but also offer more idealistic visions of how housing can affect quality of life and the relationships between residents. The international literature in this field suggests that collective forms of housing can mitigate housing costs (Birchall, 1988; Davis & Demetrowitz, 2003; Paterson and Dayson, 2011), provide housing in good condition alongside other services (Clapham and Kintrea, 1992, Rowlands, 2009; Satsangi, 1990), and offer enhanced security of tenure to residents (Sousa & Quarter, 2005; Haffner & Brunner, 2014; Bunce, 2012; Chatterton, 2014). In addition, it has also been suggested that such housing creates a range of quality of life benefits (CMHC, 2003; Clapham and Kintrea, 1992; Moore and McKee, 2014; Saegert and Winkel, 1996). On the basis of this literature, housing collectivism may address some of the contemporary housing issues outlined above. However, this wide and varied literature has a number of shortcomings. It fails to capture the full range of benefits and costs that such housing models create for those involved, and crucially how those costs and benefits interrelate and offset one another. It also falls short on the critical issue of attribution, explaining *how* these organisational forms give rise to different outcomes for this involved.

Another cause for reflection is the fact that claims about the potential of housing collectives, to remedy the housing problems faced, seem at odds with the scale and size of this sector. Whilst there is evidence of a recent growth in some collective forms (Heywood, 2016), the housing in this sector constitutes less than one per cent of the total housing stock in the UK. In other countries, housing collectives constitute a much higher percentage. In Sweden, for instance, co-operative housing constitutes 22 per cent of the total housing stock, and similarly in Poland (CHI, 2016). This begs fundamental questions as to why this sector is so small in the UK, and what constrains and enables the development of such models. Available literature provides some answers to this question. It identifies important internal factors, for instance, relating to the capacities, capabilities and co-ordinated action of residents and members

(Bunce, 2016; Moore, 2015; Sungu-Eryilmaz and Greenstein, 2007; Young Foundation, 2011). It also reveals external sources of constraint and enablement, for instance, in the advice and support provided by external bodies (CFS, 2008; Moore and Mullins, 2013; CCMH, 2009), in funding and the provision of finance (Birchall, 1988; Chatterton, 2015; CLT Fund, 2016; Rowlands, 2009), in the policy and practices of different tiers of government (Aird, 2009; CFS, 2008; Clapham and Kintrea, 1992; CMHC, 2005), and in the legal structures and practices which relate to property ownership and transactions (Clarke, 1997; Morris, 2012). However, a key gap in knowledge remains regarding how these factors inter-relate and interact with one another to constrain and enable housing collectives in practice.

1.4. The aims of the study

The literature relating to housing collectivism suggests that such models could help ameliorate contemporary housing problems for certain groups and individuals. However, the gaps in knowledge are significant. Firstly, the factors affecting their development are not sufficiently understood, and secondly, the benefits and costs they deliver are not adequately evidenced. This study targets these weaknesses in current knowledge guided by the following research questions:

Research Questions One: *What factors have constrained and enabled the development of housing collectives?*

Research Question Two: *What are the perceived benefits and costs of housing collectivism for members and residents, and to what extent are these attributable to the form and function of the collectives?*

To address these questions, the study applies empirical research methods within a multiple case study design. It uses a set of ideas and techniques from a realist tradition and from analytical sociology, to collect and analyse empirical data to generate answers.

The thesis is structured as follows. Chapter two traces the lineage of housing collectivism, offers a definition of such organisational forms and practices, and explores the practical expressions of certain collective forms in the UK. Specific

gaps in understanding emerge, directing the empirical work towards specific themes and issues. Chapter three then presents lessons from the literature that directly address the two research questions. Chapter four outlines the framework of concepts and analytical tools which will be used to address the research questions, grappling with issues of causal analysis necessitated by the nature of the questions posed. The chapter proposes that certain analytical approaches can help simplify and explain the processes and relationships governing a collective's development and performance. Chapter five takes these conceptual and analytical tools to outline a methodology guiding the empirical work of the study. The chapter justifies the adoption of a multiple case study design, and outlines the associated processes for case selection, data collection and a unique approach to data analysis grounded in retroductive reasoning. Chapter six presents short histories and features of the cases selected, to briefly outline the chronological development of the collectives. Chapters seven to ten present the case study findings, unpicking the internal and external factors constraining and enabling the development of the cases, and the perceived benefits and costs derived by residents and members of those collectives. The conclusion, in chapter eleven, summarises and synthesises this learning, offering reflections on its strengths and limitations. The chapter sets out the study's contribution to current knowledge, its implications for a variety of different audiences, and potential avenues for future research.

Chapter Two: Housing Collectivism; intellectual origins, definitions and practical expressions

2.1. Introduction

In the following chapter, the historical and intellectual roots of housing collectivism are discussed, setting a context for subsequent discussions. On the basis of this context, a definition of housing collectivism is offered, to identify the legal forms, operations and practical expressions of such collectivism in England. This is followed by a discussion of the history and development of diverse types of housing collective in this national context, and draws comparisons with movements in other countries. This highlights recurring events and patterns which help frame a more detailed review of the literature in relation to the research questions.

2.2. Tracing the intellectual origins of housing collectivism

The simple idea of collectively owning and managing housing with other people has its roots in distinct and overlapping ideas. As discussed below, modern-day housing collectives echo historical ideas linked to, among other things, the principles of co-operation and mutualism, the value and practices of common ownership or resource management, and ideas relating to pre-figurative action.

The history and principles of co-operation and mutualism assert a strong influence on modern expressions of housing collectivism. The “voluntarily banding together for the common purpose of mutual assistance’ (Mutualist.org, 2012a) has been depicted as an innate human tendency (Burns et al, 2004; Kropotkin, 1902; Sussman and Cloninger, 2011). In response to a variety of needs and desires among the working classes in Europe in the 19th century, co-operation took distinct organisational forms (Thompson, 1966). These were premised on ideas of ownership by workers as shareholders in that organisation. After models for worker co-operation (Owen, 1827) emerged, in Europe prominent thinkers were setting out a vision of mutualism, based on a critique of the ‘centralised power of capital and the state’ (Mutualist.org, 2012b). Pierre-Joseph Proudhon’s noted phrase ‘property is theft’ was a call for the

widest possible distribution of property, particularly land (Mckay, 2011). In terms which would be echoed by communitarians some years later (Etzioni, 1997), Proudhon espoused a notion of localised order and governance based on mutuality. Such ideas were being echoed by others, such as Bakunin, who was to introduce the concept of collectivism in his vision of 'collective ownership of property by freely organized producers' associations' (Dolgoff, 1971, p.262). Mutual forms of organisation are the derivatives of these ideas, with ownership being vested in the membership, rather than in individual member shares (Lewis et al, 2006).

Borrowing ideas from this tradition of co-operation and mutualism, and how property should be owned, arguments for collective ownership of housing have been made (Ward, 1985; Birchall; 1988, Chatterton, 2015). Advocates draw on Proudhonian ideas in suggesting collective forms of housing, 'avoid both the tyranny of strong state power and the individualism of the market' (Clapham and Kintrea, 1992 p.171), and provide solutions and protections for those poorly served by these dominant forces (Swann, 1972). Highlighting the shortcomings of public and private housing, advocates suggest that markets turn private tenants and owners into 'inert consumers' (Ward, 1985, p.10), and that states turn social housing tenants into passive and dependent subjects through 'remote and paternalistic management' (Ward and Conway, 2003, p.83).

Other rationales for collective ownership of housing are found in ideas related to the use and management of common resources (Ostrom, 1990), or non-private goods held in common ownership. Given historic processes of the enclosure of common land in the UK (Wordie, 1983; Polanyi, 2002), and the centrality of land in housing provision, 'commoning' has a particular resonance with modern-day collective action on housing (Bunce, 2016; Thompson; 2015). This in turn links to Georgist critiques of landlordism and the need to capture the value of land for wider public benefit (Davis, 2014). Collectively owned and managed housing has therefore been increasingly presented as a form of 'commons' (Minora et al, 2013), depicted as a response and counter to dominant systems of ownership. For instance, Bunce (2016, p. 135) suggests community land trusts (CLTs) are a route to creating 'urban commons', which can act as a 'grounded form of resistance to land commodification practices'. And Thompson has presented

mutual housing organisations as 'commons... that attempt to express mutual relations in institutional form' (Thompson, 2015a, p.18). Such work highlights processes through which land and housing can be controlled for the common good. In exploring the forms of organisation that make this possible, connections are made to ideas of institutions and institutional theory.

The notion of institution has a long history, with resurgent interest in recent decades as 'new institutionalism' has taken a sociological turn (Rhodes, 2011; Meyer, 2007). Early institutionalists sought to frame institutions as the forces which shape choices and options for rational actors. Running counter to this scholars have highlighted the limits of agency in social settings, or the 'embedded non-actorhood in what were supposed to be political, economic, and cultural choices' (Meyer, 2007, p.789). Scholars have sought to highlight how institutions (including organisations like collectives) can shape individual behaviour. Scott (1995) sets out three pillars of institutions, as being regulative, normative and cognitive processes. Each of these components of an institution shape behaviour through, for instance, legal sanctioning (regulative processes), moral codes (normative processes) and cultural or taken for granted ideas (cognitive processes). The significance of such ideas to housing collectives become clear in light of; 1) their operation within legal systems governing property ownership and their ability to write binding internal rules; 2) the likelihood of normative processes being used to ensure collaboration and co-operation between members; and 3) collectives being situated within, and having the capacity to preference, wider cultural factors. Housing collectives are, in this sense, institutions and they have increasingly become seen as institutions to create and maintain common property.

Other arguments for housing collectivism have emerged from within wider economic debates, which inform differing models of ownership. In navigating the space between private and public ownership, dominant economic arguments in favour of markets (Lachman, 2000; Fama, 1970) and state ownership (Stiglitz, 2000) have had to be countered. One other particularly enduring argument against collectivism was made by Engels (1997[1872], p.42), who suggested that such alternative forms of housing merely transformed

workers 'into capitalists without them ceasing to be workers'. As Hodgkinson suggests;

'...capitalist social relations engender crisis in housing conditions as well as make housing alternatives both difficult and potentially reactionary... Any project aimed at creating alternative housing in the here and now is thus discouraged because it cannot transform the entire system (Hodkinson, 2012, p.435).

Hence, attempts at 'self-help' are portrayed as merely useful additions to the discourse and praxis of capitalists, or doomed to fail by working within the dominant capitalist ideology (Engelsman, 2016).

The response of advocates to such arguments reveals another important intellectual foundation and rationale for housing collectivism. This relates to the pre-figurative potential of housing collectivism, enabling residents to live-out the change desired in the wider world (Boggs, 1977; Hodgkinson, 2012; Chomsky, 1997). As John Holloway (2010, p.83) has noted 'our only option is to fight from the particular, but then we clash against the force of the whole'. In his guide to developing mutual homeownership schemes, Chatterton (2015) states;

'...groups may be more agitational towards the big state and market...But whatever the stance, there are pragmatic moments when all projects have to deal with policy, red tape, bureaucracy and regulation...as it is trying to prefigure the future world they hope for'. (Chatterton, 2015, p.14).

Here again housing collectives are located in the space between markets and states, with the potential to navigate (with certain pragmatism) the current systems and norms regarding the development of housing. This counter to Marxist critiques echoes early socialist ideas predating statist Marxism, where social injustice would be tackled through associations and local collectives of workers and producers (Schumpeter, 1994[1954]). This connects back with ideas of co-operation and mutualism as models for member ownership and control.

The rationales for modern-day collective ownership of housing assert the importance of control and autonomy, drawing on a rich literature and set of political and economic ideas. Collective ownership of housing, in its varied forms, is depicted as a means to protect members from private interests and markets, as well as the interference of the state. It is presented as an alternative

to individual or public proprietorship by treating physical assets as common resources, whilst providing a pre-figurative means to assert some control over the 'future world'. Whilst not all modern expressions of housing collectivism consciously draw on this lineage, it is woven into the language, legal forms and rationales which shape such activity.

2.3. Defining housing collectivism in England

From these common strands of thought housing collectivism can take varied organisational forms. There are various legal and operational models in which housing can be owned, and/or managed, by the people living in that housing or local area. In England, such forms can include community land trusts, co-housing initiatives, mutual homeownership societies, self-help housing organisations, and collective self-build groups. Other models for tenant management are closely related, but may not comprise collective ownership of property. Such labels express, and emphasise, differences in some of the following; the legal form of the organisation; the operational and governance practices adopted; the desired outcomes and nature of the housing provided; and, how property is owned. Given that such labels try to express difference along these complex dimensions, it is no wonder that definitional precision is problematic.

Definitional challenges might be exemplified with regard to 'housing co-operatives'. This term hints at a specific type of legal entity, a co-operative society (HM Government, 2014a), yet it also denotes a set of long established operational principles (ICA, 2015) and a more ethereal set of aspirations and values regarding reciprocity among members. It also signifies a range of approaches to ownership, of both equity and physical property. Separating these distinct elements to get to a clear meaning or definition can be difficult, particularly when comparisons are made across national jurisdictions (Lang, 2015).

To encapsulate activity across a range of different housing models where housing is owned and managed collectively, generic concepts have emerged. Important work has been undertaken by Aiken et al (2011) in defining the forms

and practices of 'community-based organisations' who own land or buildings.

They define such organisations as those;

'...located within a physical community, which may consist of a neighbourhood, village, town, conurbation or small island but only exceptionally a county or wider region. The main (if not exclusive) focus of the organisation's work is to seek benefits for certain defined people or places in the locality where it is based. It will have a governance structure independent of public or private sector organisations' (Aiken et al, 2011).

Whilst not specific to the provision and ownership of housing, a number of features appear prominent in this definition. These relate to the geographical remit of the organisations, the defined benefits for specified people and places, and the nature of the governance model.

Additional concepts have emerged to delineate these types of organisations, focusing specifically on housing provision. A recent addition to the lexicon has been 'community-led housing', which is taken to mean;

'...homes that are developed and/or managed by local people or residents, in not for profit organisational structures. The detail of the organisational structure can be varied, but governance should be overseen by people who either live or work in the locality of benefit or are direct beneficiaries' (Gooding, 2015, p.4).

The government body in England charged with facilitating physical development, the Homes and Communities Agency, has used a similar definition, highlighting that community-led housing covers 'a range of models...CLTs, mutuals and co-operatives, co-housing, self-build and others' (HCA in Lang, 2015, p.24). Attempts have been made to draft a legal definition of community-led housing, to be enshrined in legislation (BSHF, 2016a). This aligns with much of the above, but with clauses to specify a maximum number of dwellings owned by the organisations in question. Whether housing collectives should be defined in terms of the size of their housing stock, and whether size effects the extent of local control, remains to be seen. However, this does reveal how community-led housing is demarcated from larger housing associations which purport to be 'community-led'. This clause reveals how, as social housing in the UK has become increasingly provided by larger housing associations (Mullins, 2010b; Pawson and Sosenko 2008), models have emerged which assert the importance of localised ownership and control.

An arguably narrower definition of such housing forms is offered by Minora et al (2013), who use the phrase of 'self-organised communities' to explore the 'habitability' of housing projects in England and Italy. The authors define 'self-organised communities' as;

'groups of inhabitants sharing interests, living in specific localities, developing a set of rules and an organisational structure to own, develop, or manage housing assets for the common good' (Minora et al, 2013, p.34).

This definition highlights the importance of shared interests, rules and governance structures in such organisational forms. It directs attention to similar features of such organisations; their territoriality, their adoption of non-profit making structures, voluntary membership, their use of formal and informal contracts between members, their assertion of reciprocity and solidarity between members, and their desire to enhance their environment.

Whilst such definitions of collective housing may fail to capture completely the phenomena being studied, the overlaps between these definitions reveal a certain coherence. They emphasise action in a specific geography, working for the benefit of a defined group, and acting in a non-profit making capacity.

It is notable, however, that most of these definitions are disconnected from the historical roots of this activity, and fail to capture some of the inherent qualities of it. Minora et al's (2013) definition rightly highlights how such organisations are constituted of collectives of individuals with shared interests, willing to co-operate because neither states nor markets are delivering on their interests. For referential precision, the concept of collectivism is valuable here, as it connects these practices and organisations back with ideas about local control and mutuality, orientated around shared aspirations. Furthermore, the concept of collectivism directs us to important ideas and theories around collective-action by groups of people (Olson, 1965; Ostrom, 1997). The empirical work in this study emphasises how the costs and benefits derived by members of the collectives, and the constraints and enablements which influence their development, are in part a product of these collective-action dynamics.

Finally, the term collective helps link to ontological ideas about the properties of groups of people. Through enduring internal relations and shared identities,

groups can have properties that are not reducible to the aggregate properties of its members (Harre, 1993). These ideas about collective properties are important in understanding the processes and outcomes collectives can achieve.

Given the above, this study uses the term collective housing, or housing collective, to describe organisations with different forms and functions. Such collectives are defined as;

A set of people and shared interests organised within a non-profit making organisation, with a defined geographical remit, which owns and uses land and housing collectively for the benefit of a defined group of people.

2.4. Housing collectivism in England: Forms and trajectories

Having established some common characteristics for this activity, it is important to explore what this looks like in practice, and consider why it has remained only marginal in the English housing system. This reveals historical patterns in the constraint and enablement of collectivist forms, and how collectives have emerged to respond to new needs or desired outcomes.

As noted above there are a variety of collective forms and functions in England which meet the definition presented above. Cohousing is a model of collectivism where the design of housing and operational processes focus on social interaction between dwellers, and their participation in maintenance and management (Blandy, 2013; Cohousing Network, 2016; Macamant, 2014). Self-help housing is a model which focuses on 'bringing back into use empty properties', usually within a non-profit legal structure, and focusing on volunteer training and involvement in renovations (Self-help Housing.org, 2016). These models expanded in the 1970s and 1980s (Mullins, 2010a), and have seen a resurgence in recent years as a social enterprise sector has created new opportunities (Moore and Mullins, 2013). Other models worthy of note are collective self-build groups, particularly those which sustain some collectivism after the development of new housing (Diggers Self-build Co-op, 2012), and housing associations where, constitutionally and in practice, residents have a high degree of control over decision making (Rosenberg, undated). A new, but

rare, form of commonhold association might also be added to this list (Wilson, 2001).

Two specific collective forms are worthy of in-depth discussion here; co-operatives and CLTs. These are of particular interest to this study for two reasons. Firstly, combined these forms of collective account for a large majority of such activity in the UK (Heywood, 2016; CCH, 2016). Secondly, these forms express subtle differences in collectivist approaches to housing, and different pathways to collective ownership and control.

Co-operative housing

Whilst a precise definition of housing co-operatives is difficult to secure (Lang, 2015; Birchall, 1992), this term denotes, in its broadest sense, member-owned housing organisations applying co-operative principles (Lang, 2015; Rowlands, 2009). In various countries worldwide, co-operative housing is a relatively mainstream model for housing ownership and control. In Sweden co-operative housing constitutes 22 per cent of the housing stock, with comparable rates in Norway (15 per cent), and to a lesser extent Austria (8 per cent) and Germany (6 per cent) (Moreau and Pittini, 2012). However, in England, co-operative housing, alongside other mutual housing models, constitutes just 0.6 per cent of housing supply. This directs attention to how national conditions might shape such collectivism, and the features of these conditions which are most significant. Outside of England, there are differences in other UK nations which have created varying contexts for housing collectivism. This is most obvious in Scotland, where devolved policy and law making functions have created a framework for co-operative and other collective housing forms which is markedly different to England (McKee, 2010; Scott, 1997). Outside of England the salience of homeownership appears less prevalent.

Allowing for such contextual differences, common origins for co-operative housing in the UK may be posited. Commentators suggest there have been three phases in the development of this housing movement (Rowlands, 2009; Birchall, 1991), defined by particular models and dominant ideas. Rowlands (2009) presents these phases as; 1) co-partnership, 2) co-ownership and, 3) common ownership and tenant management.

Co-partnership models grew from the building societies/clubs of the early nineteenth century. From the Tenant Co-operators in 1887, through to the garden cities developed in early part of twentieth century, these were all experiments in forms of collective investment, control and/or ownership of housing by those who lived in them. However, recurrent patterns can be seen in how control and ownership diminished. As Birchall notes;

‘...even in the cooperative movement, the ‘individual landlord’ has prevailed over the ‘collective dweller’ type of tenure’ (Birchall, 1991, p.4).

The garden city and garden suburbs movement, whilst providing a model for collective financing of development and municipal services (Howard, 2007[1901]), departed from the core co-operative principles (Rowlands, 2009; ICA, 2015). Whilst expressing ideals of co-operation and mutual benefit, management of these trusts was left to ‘gentlemen of responsible position and undoubted probity and honour’ (Howard, 1901, p.13), at the cost of dweller control.

Such models, whilst building over 8000 dwellings between 1901 and 1912 (Birchall, 1991), dwindled as local councils began developing housing on a large scale. This points to a major structural constraint on co-operative developments; in certain periods co-operatives thrived when the state receded, and dwindled when States were proactive in housing development. Ultimately, shifts in British politics, toward social democracy, determined the fate of co-partnership (Tims, 1966).

The development of co-ownership schemes marked a progression to a second phase, and one which focused on dweller ownership of housing. The idea of co-ownership was imported to the UK from Scandinavia. The construction process for the housing was generally managed by founder members, who tended to be architects, estate agents and builders who were allowed to charge fees (Birchall, 1991). Once the scheme was completed ownership would pass to a collective of residents who would be co-owners and also individual tenants (Rowlands, 2009).

Facilitated by the Housing Act 1961 and Finance Act 1963, which led to grant funding and tax reliefs for such schemes, the number of co-ownership societies expanded rapidly, and by 1977 there were 1,222 in existence owning over

40,000 dwellings (Birchall, 1991). Despite the legislative backing, co-ownership societies were beset with problems. Unhindered by regulation, the schemes often went over budget and used poor quality or experimental materials. In many cases ownership of the housing never transferred to the dwellers (Birchall, 1991).

A third phase in the development of co-operative housing, beginning in the 1970s, might also be identified. This was marked by new co-operatives created to undertake housebuilding, short-life co-operatives to occupy empty dwellings, and other tenant-led co-operatives to own and manage social housing (Rowlands, 2009).

Various legislation and grant programmes, notably in the Housing Rents and Subsidies Act (1975), enabled co-operative bodies to access public funds through housing association grant programmes. With the expansion of such co-operative models, a number of secondary co-operatives were developed as 'co-ops of co-ops'. These secondary co-operatives helped generate economies of scale in purchasing and provision that made housing more cost effective to provide (Rowlands, 2009). A number of such secondary co-operatives are in existence today, for example Radical Routes, which provides financial and technical support to housing co-operatives not in receipt of government grants, whilst also encouraging the adoption of certain principles and practices (Radical Routes, 2011a).

Changes in public funding in 1988 meant that housing organisations had to raise significantly more private finance for development, acting as a major constraint on future co-operative housing. New co-operative models have emerged to work within this different financial environment. The Community Gateway model, such as that developed in Preston (Community Gateway Association, 2016), comprises a partnership body which includes the local authority, a housing association and five neighbourhood level co-operatives. It was devised as a vehicle for stock transfers, where tenant control and decision making is prioritised. Here connections are made with a rich tradition of tenant participation in social housing (Bradley, 2014; Hickman, 2006), and this provided the stimulus for collective ownership models to emerge in social housing. In recent times the language of mutualism has become more obvious,

as the mutualisation of certain housing associations has taken place (RBH, 2011).

From 2010 changes in the UK political context created a new set of conditions affecting the development of housing collectivism. Broad visions of 'localism' and a 'Big Society' emerged, which began to orientate policy (including housing policy) around certain communitarian ideas and notions of localised control and responsibility (Jacobs and Manzi, 2013; Moore, 2011). Communitarian ideas assert the need to not only re-stimulate civil society, but to 'remoralize' it (Etzioni, 1997, p.96). Such theorists suggest that social ties and mutuality should be 'nourished' to;

'...maintain social order while ensuring such attachments will not suppress all autonomous expressions' (Etzioni, 1997, p.27).

Localism agendas, therefore, have sought to increase the role and activity of civil society, to address local issues related to housing. In so doing it was hoped this would strengthen the social ties upon which societal norms and order can be maintained.

This brief history of housing co-operatives raises important questions. Why is this form of housing comparatively small in England? What forces and factors have really shaped their development? And is this connected to their capacity to meet certain housing needs? These are critical questions if one is interested in the potential of such housing to tackle certain housing problems. The above history hints at possible answers, suggesting the importance of internal dynamics, relations and governance in shaping their development, but also the role of external agencies, such as governments and investors, in dictating the conditions and resources in which such organisations develop.

Community Land Trusts (CLTs)

The concept of a CLT has its origins in the United States (US), as a direct product of the civil rights movement, and guided by the Indian Land Gift movement and later Gramdan (Davis, 2010; Satsangi, 2007). The former had led to millions of acres of land being donated to poor Indian households by the mid-1950s. However, over time the new owners succumbed to pressure from speculators and repossessions by lenders, which meant their lands were lost.

The Gramdan movement ensured gifts of land were made to village councils, not individuals, who held the land in trust and then leased it to poor households.

Swann (1972) and others saw the importance of this type of governance arrangement, and set out replicate it in rural America to address the plight of rural black communities. New Communities Inc. was founded in 1969 as a 'non-profit organisation to hold land in perpetual trust for the permanent use of rural communities' (Davis, 2010). In such trusts, non-residents could become members so that the organisation could draw on their support and resources. This was an application of lessons learnt from Indian land movements, valuing networks beyond the narrow geography of where the land is located. Reflecting on Swann's ideas Davis notes:

'These activists understood that such a radical experiment in racial advancement could survive in the hostile environment of southeast Georgia only through the continuing participation of sympathetic outsiders who might never live at New Communities themselves' (Davis, 2010, p.18).

CLTs in the US grew, and large expressions of this, such as the Champlain Housing Trust (CHT), have developed as a model for collectivism that allows for equity to be held and released by individual dwellers. The model can be summarised as follows;

'...through a perpetual ground lease CHT gives owner occupiers full rights to the land for the duration of their occupancy (and that of their heirs), but requires that equity is shared on resale, thus ensuring permanent affordability' (BSHF, 2016b, online).

Under this conception CHT allows for a degree of dweller control, but also wider community participation and collective ownership of land. The organisation is governed by a board of trustees where; one third represent the people who live locally, one third are local stakeholders such as local government, and one third represent interests of people living in properties on CHT land. This points to a form and function of governance which can look very different to that of purely dweller owned housing. In the US, CLTs have emerged to tackle specific urban issues, such as housing abandonment and dereliction. For example, The Dudley Street Neighborhood Initiative, in Boston, was set up to tackle a legacy of derelict and neglected sites in the area (DSNI, 2016) through a CLT

structure. This has resulted in the remediation of land and the building of several hundred affordable homes.

In the early 2000s, there was increasing interest in the CLT model in England (Conaty et al, 2003; Countryside Agency, 2005). This led to a demonstration project which ran between 2006 and 2008, and a further support programme between 2008 and 2010. This sought to provide or broker support for newly forming CLTs, but also to try to 'create the conditions for them to flourish independently' through learning networks and advocacy (Moore and Mullins, 2013, p.13). These programmes had a number of specific objectives; the promotion of the CLT concept, widening the understanding of how CLTs form and operate, encouraging CLT partnerships with housing associations, and the provision of direct support to emerging CLTs (Aird, 2009).

In 2008 the definition of a CLT was enshrined in law (HM Government, 2008a) as advocates argued that;

'CLTs differ fundamentally from public housing providers and should be treated differently. They are more than just a vehicle for affordable housing provision, but are also vehicles for empowering both urban and rural communities' (Paterson, 2008, p.3 cited in Moore and Mullins, 2013, p.14).

This newly recognised legal status was helpful in negotiating new arrangements to access government grants through the then Affordable Homes Programme (HCA, 2011c). In 2008, the CLT Fund was created by several charitable funders, providing small grants for technical support for CLTs, along with development finance. This was then followed by the development of a National CLT Network in 2010, which would;

'...provide funding, resources, training and advice for CLTs and work with Government, local authorities, lenders and funders to establish the best conditions for CLTs to grow' (CLT Network, 2016a).

Subsequently this intermediary organisation has played a key role in the growth of CLTs in England (Moore and Mullins, 2013). Linked to this, has been the emergence of umbrella CLTs have emerged which operate within counties or across regions, providing advice and support to local CLT groups, but also acquiring and developing land for housing themselves where appropriate (Moore, 2010).

The number of CLTs grew rapidly from the late 2000s, taking the form of largely volunteer-run bodies operating in tightly defined geographical areas (CLT Network, 2016b; Lang, 2015), as advocates depicted them as a model to 'create a more diverse tenure pattern to suit local housing needs' (Paterson and Dayson, 2011, p.11). In such narratives the echoes of early mutualist thought, and the importance of local control and autonomy, are observed.

In 2014, charitable funding was secured to support the development of urban CLTs, in both high-value London property markets (London CLT, 2016), and low value regeneration areas (Archer, 2012; Thompson, 2015a). In contrast to the US, where 60 per cent of CLTs operate in urban areas (Sungu-Eryilmaz and Greenstein, 2007), in England CLTs have been a largely rural phenomenon. This new urban programme sought to create a 'movement of successful urban CLTs on the ground, and active support for urban CLTs from local authorities and funders' (CLT Network, 2016c). The impact of this on the CLTs supported, and the extent to which it has catalysed additional urban CLTs, is not yet clear.

What is apparent is that certain government initiatives linked to a new 'localism' agenda have supported the growth of CLTs (Moore and Mckee, 2012). The emergence of new 'community rights' and dedicated funding for 'community-led development' (My Community, 2016a: 2016b), alongside regulatory changes, have created more conducive conditions for CLTs to develop. The sector has also been exempted from new government policies which require social landlords to reduce their rents (CLT Network, 2016g).

At the time of writing there are approximately 175 CLTs in England and Wales (CLT Network, 2016b). By 2011 CLTs had developed 229 properties, with a projection that 3000 CLT properties will be built by 2020 (CLT Network, 2016d).

Understanding the development of English CLTs is aided by comparisons with the Scottish CLT movement. Here, the land trust movement is much further advanced, in part, due to the creation of a government backed Community Land Unit in 1997 and the subsequent Land Reform Act (2003). The impetus for this development in Scotland was the historic concentration of land ownership, giving the idea of land reform a long-run historical dimension (Bryden and Geisler, 2007). As Moore and Mckee note;

'Community land ownership in Scotland has not been premised solely on its ability to deliver housing. Rather, it has been promoted as a remedy to historical patterns of concentrated feudal land ownership and associated socioeconomic problems' (Moore and Mckee, 2012, p.281).

The Land Reform Act introduced a series of rights for communities to purchase land in their area, which have become commonly known as 'buyouts' (Wikipedia, 2013). A Scottish Land Fund was created with an initial £10m to support community groups to buy-out landlords, and this has supported over 239 buyouts. Over 500,000 acres of land has become owned by land and property trusts in recent years (Carrell, 2012).

In the early 2000s, a hybrid CLT model was theorised which combined both a CLT and a co-operative body (Conaty et al, 2003). This aimed to create a structure to assure housing affordability (Rogers, 2009). The model suggested that a CLT could own land on which housing would be built, with a Mutual Homeownership Society (MHOS), a co-operative body, leasing that land to build and occupy subsequent housing. Following the construction of the housing, the total value of the development would be divided into equity units. The members of the MHOS would take up a certain amount of these units depending on their income and the build costs of their house, making monthly repayments towards this equity in return for the housing. When a member wished to leave, their equity units would be valued in a way that was indexed to local earnings, rather than the housing market. There are only a handful of emerging MHOS, perhaps the most prominent of which is LILAC in Leeds, which (legally) is structured more like an ownership co-operative. (LILAC, 2016).

In summary, CLTs adopt different operational forms, and stress different organisational priorities, to many housing co-operatives. However, they still draw heavily on the central ideas of localised, member control, and on the holding of land and housing in common ownership. They allow for wider community participation beyond those housed, and embrace individualised ownership more readily. The factors which have constrained and enabled their development show some marked similarities to co-operative housing. Again, internal dynamics relating to forms of ownership, and member and resident involvement, emerge as significant factors in their development. External

bodies, such as governments, advisors and funding bodies have shaped their emergence in significant ways.

2.5. *Emerging questions*

Engagement with the literature on the historic development of co-operative housing and CLTs, raises persistent questions about *why* they have grown and receded in different periods. The patterns and changes in their development tells us little about the outcomes they have created for the people and places where they have formed.

To understand the potential of housing collectives to address contemporary housing problems, requires elucidating the factors shaping how and under what conditions they develop, and understanding the patterns of outcomes, both positive and negative, that they create for different parties. Without answers to these questions the potential contribution of such collectivism will remain unclear. Such reflections were the basis for a more targeted review of the literature, from which this study's research questions emerged.

Chapter Three: The development and outcomes of housing collectivism

The preceding chapter set a broad agenda to explore the development and outcomes of housing collectives. This chapter presents the results of detailed reviews of literature relating to these two themes, exploring predominantly UK and North American literature, but also drawing on studies from other European countries. It presents insights on the varied factors influencing the development of housing collectives, introducing the key concepts of constraint and enablement, and using these to organise the insights from the literature. The second section of the chapter focuses on the literature regarding the outcomes of such activity for various actors, utilising the concepts of cost and benefit. The chapter's conclusion draws this learning together, identifying the gaps in knowledge this research seeks to address, and therefore the research questions guiding the study.

3.1. The constraint and enablement of housing collectivism

When faced with the task of understanding how collectives develop, and what forces and factors influences this, it rapidly became apparent that other conceptual devices would be required. This was for two reasons; firstly, to identify and prioritise the most relevant literature, since nearly all of the literature in this field discusses development issues to some extent; and secondly, to organise that knowledge in a way that explains the marginality of such housing forms in the English housing system, and ultimately its potential to grow.

The literature discussed above revealed factors affecting the development of collectives which were manifestly internal to those organisations, for instance, the relations between members or models of governance. Factors were also identified which flowed from their contexts and the actions of external bodies, such as governments or funders. The concepts of *internal* and *external* were used initially to identify and categorise any development factors evident in the literature.

A further set of concepts was needed to differentiate between those factors facilitating collective development, and those that hindered it. Reviews of sociological literature, relating to the interplay between social structures and individual agency, led to Giddens' (1984) use of the terms *constraint* and *enablement*. Giddens uses these terms to describe the structures which shape, and are the product of, agency. Such concepts offered the potential to bridge over structural and agential factors in the development of collectives, to understand the range of factors which help and hinder these activities.

Using the concepts outlined above, literature was identified which promised to provide insights into these issues. Employing database searches, and cross referencing citations, a varied literature was identified from a range of academic, policy and advocacy sources, of both UK and international origin.

From this review certain types of internal and external constraints and enablements were identified and organised. The table below summarises these factors, before discussing them in detail in the remainder of the section.

Table 1: A summary of factors constraining and enabling housing collectivism

	Factors constraining development	Factors enabling development
Internal	Member and resident capacity and capability	The time, commitments and needs of members and residents
	Member and resident self-interest	The organisation and co-ordination of member and resident time and energy
	Low levels of participation by members and residents	Governance structures and processes which encourage collective action and co-operation
	Socio-economic conditions dis-incentivising collectivism	Socio-economic conditions incentivising collectivism

External	National policy making, programmes and regulation dis-incentivising or proscribing collectivism	National policy making, programmes and regulation incentivising or prescribing collectivism
	Policies and practices in local governments dis-incentivising or proscribing collectivism	Policies and practices in local governments incentivising or prescribing collectivism
	Limited access to key resources, including land and finance	Access to key resources, including land and finance
	The absence of supportive partner organisations, partners hindering collective development	The presence of supportive partner organisations
	Limited access to technical advice and professional services	Access to technical advice and professional services

The following review of the literature teases out some of the subtleties of these factors, revealing variance in their influence, in light of collectives operating with different populations and members, with different external bodies, and in varying socio-economic and political conditions.

The internal constraints on housing collectivism

Studies reveal a varied set of internal constraints shaping the development of collectives. Of particular note are those that relate to the capacities and capabilities of collective members and activists, their motives and potential for self-interest, and issues of participation by those connected with the organisation.

The reliance of collectives on the efforts of a small number of individuals, often acting in a voluntary capacity, can be a significant constraint (Aird, 2009;

Heywood, 2016; Moore, 2015; Sungu-Eryilmaz and Greenstein, 2007; Young Foundation, 2011). Housing collectivism is often predicated on individuals providing their time and energy voluntarily, and this may constrain even the initial formation of such organisations. As Clapham and Kintrea (1992) have noted, among possible founders of certain housing collectives there may be;

‘...reluctance to bear the costs of running a co-operative in terms of the time, effort and acceptance of responsibility (Clapham and Kintrea, 1992, p.177).

Reflecting on the potential for tenants to become collective owners of their social housing, Birchall highlighted further barriers to the formation of collectives, which relate simply to their ‘lack of awareness of opportunities’ (Birchall, 1988, p.194). If such groups do not possess knowledgeable activists, or housing policy specialists, then their awareness of such opportunities is likely to be diminished.

Even when there is willingness amongst a group of individuals to bear the personal costs of running a collective, further constraints can arise. Firstly, such individuals can lack the skills required to navigate the complexities of transferring ownership and managing a physical asset effectively (Young Foundation, 2011; Aiken et al, 2008). Building the required knowledge can take time, and volunteers find themselves learning on-the-job, and relying heavily on the support of technical advisors.

Developing organisations to collectively own and manage housing is a highly complex task (Paterson and Dayson, 2011). Complexities lie in the constitution and good governance of the organisation formed. Housing co-operatives, CLTs and other mutual models operate complicated legal structures, and their formation and continued operation can confuse and frustrate volunteers with no background knowledge (CMHC, 2005, Conaty et al, 2003; Minora et al, 2013). Yet, this understanding is critical to the continued ownership and operation of the organisation, as their financial viability may be marginal and therefore they need strong governance and decision-making procedures (Aird, 2009). This suggests that the organisational form a collective adopts may be a constraint in itself. Clapham and Kintrea’s work on housing co-operatives highlights how the development of such collectives ‘is long, often difficult and time-consuming’

(Clapham and Kintrea, 1992, p.178). This highlights a specific set of barriers to entry for this form of housing, which are not present in owner-occupation or rented accommodation.

Another constraint lies in the capacity of members and volunteers to handle the necessary transition such organisations must make, from an initial community mobilising and organising role, to a property owner and/or landlord. As Paterson and Dayson (2011, p.21) have noted, such organisations find themselves 'grappling with forming an institution...[whilst needing to be] aware of and ready for a long term management commitment'.

The reliance on a small number of individuals often serves to jeopardise the long-term sustainability of the organisation. As Moore (2014) notes, dependence on a handful of individuals creates;

'...a concentration of knowledge and skills may affect the future succession planning of CLT boards' (Moore, 2014, p.iv).

In the housing co-operative sector this is similarly acknowledged, as studies have revealed it is 'always the same people' tasked with managing co-operative schemes (CCMH, 2009, p.51). Linked to this is the scale of demands on individuals often operating in a voluntary role. CLTs are often fuelled by volunteers who commit a 'huge amount of time' (Moore, 2015, p.5). Constraints therefore lie in the over-reliance on a limited number of people who are required to give up significant time and energy (Heywood, 2016).

This issue has been explored more generally by scholars trying to understand a range of 'collective action' situations (Olson.1965). Olson introduced the notion of a 'freerider' as someone who uses 'public or collectively provided goods, services and benefits without paying the costs' (Calhoun, 2002, p.76-77). Because an individual's contribution to a collective good may make only a minimal impact, the removal of that contribution may be tolerated or missed because of its marginal effect. Despite this, the non-contributing individual can still receive that good because it is a collective provision.

Olson saw free-riding as a situation unique to collective goods where people could not be excluded from their use. This differs from housing collectives, which have mechanisms for exclusion, such as eviction. Nonetheless, his ideas

have a resonance, given evidence regarding member participation in housing collectives. Firmly based on a 'rational choice' understanding of human action, Olson asserts that 'rational, self-interested individuals will not act to achieve their common or group interests' without certain incentives (Olson, 1965, p.2). Individuals act collectively only if there are 'selective incentives' which reward those who contribute and punish those who do not.

A key problem with Olson's logic is that it is hard to explain the participation of active volunteers in housing collectives purely in terms of rational self-interest. Whilst such volunteers may well see individual benefits for their participation, and suffer consequences for non-participation, Olson's theories leave little room for altruism or motives that flow from shared interests. Indeed, the work of Ostrom (1997) has provided evidence that;

'...individuals [can] achieve results that are "better than rational" by building conditions where reciprocity, reputation, and trust can help to overcome the strong temptations of short-run self-interest' (Ostrom, 1997, p.1).

Studies of co-operatives have revealed a more nuanced picture of 'mutual incentives' driving member participation, which comprises both individualistic and collectivistic incentives (Birchall and Simmons, 2004). The latter identifies motives among co-operators that flow from shared goals, shared values and feeling a sense of community (Birchall and Simmons, 2004, p.8). Other studies shed light on the inadequacies of such self-interest models in explaining collective action in urban development (Webster, 2003; Nelson, 2002).

Whilst Olson's conception of the free-rider fails to account for non-rational action, it does provide a useful set of propositions to help explain low participation in housing collectives. Olson's theories make specific reference to freeriding in small groups (which is pertinent to most housing collectives). He sees in these scenarios a 'systematic tendency for "exploitation" of the great by the small' (Olson, 1965, p.30). Evidence for such scenarios is seen in the collective housing literature, and in related fields (Aiken et al, 2008; CCMH, 2009).

Further internal constraints flow from the economic status of those within collectives. The successful development of collectives may become a matter of;

‘...survival of the fittest’ where those with the time and affluence to engage in civic action benefit, while marginalised populations remain on the fringes’ (Moore and McKee, 2012, p.288).

This assertion that only affluent communities have the time, energy and skills to own and manage housing collectively seems intuitive, but there is limited empirical evidence to support this. In the US, the majority of CLTs are based in very low or low income neighbourhoods (Sungu-Eryilmaz and Greenstein, 2007). Other studies of housing co-operatives in the US suggest that ‘a willingness to work hard, an ability to stick with tough problems, [and] optimism about their own abilities’ are important traits of co-operative leaders, and question whether this will be more or less prevalent in low income communities (Saegert and Winkel, 1996, p.455). Saegert and Winkel go on to suggest that it is the broader involvement of all collective members in collective activities that is a bigger determinant of the co-operative’s success (Saegert and Winkel, 1996, p.545). Where this is not in place, significant constraints emerge.

Various literature relating to CLTs echo this (Young Foundation, 2011; Bunce, 2016; Moore, 2014). Where there is minimal community involvement and backing for collectivism, collective forms will be less likely to emerge. This has been noted in Canada where there has been;

‘...strong NIMBY (not-in-my-backyard) opposition from the community [to CLTs]...As a key lesson, it is essential to remember not to overlook the importance of community outreach to build support for a CLT’ (CMHC, 2005, p.3).

Where local support is secured, collective models can overcome such NIMBYISM to deliver more affordable housing than would have been accepted otherwise (Moore, 2015). However, it is easy to see how local residents, mobilised against housing collectives, might derail such initiatives. Some argue that this may become more likely in urban areas which are ‘densely populated [and]...less cohesive’ (Young Foundation, 2011 p.74).

There are other internal constraints that act on members and residents, and determine their involvement in the collective. It has been acknowledged, by scholars in the UK and in Canada, that the price of housing in certain collectives excludes those on the lowest incomes or in receipt of state benefits (CMHC, 2005; Hodkinson, 2012). This raises the possibility that, for those priced out of

private housing, and with the biggest interest in developing affordable collective housing, such models may not serve their ends. Constraints to participation may therefore arise from who the collective is seen to serve, which is linked to the pricing and nature of any housing provided.

The external constraints on housing collectivism

Beyond those constraints which arise from 'within' collectives, there are a set of additional barriers to collective development, which might be classed as external. Scholars such as Bunce (2016) and Birchall (1988) have highlighted constraints arising from wider societal norms around property ownership and market conditions, and national policy making and programmes which hinder collectivism. Furthermore, constraints on collectivism arise from interactions with public bodies and other housing providers, and in the financing of such activities and accessing appropriate technical advice. These constraints are explored more fully below.

Prevalent in the literature related to housing collectivism is the notion that constraints arise from the dominant norms and structures of society. Bunce (2016), in her writing on the development of East London CLT, frames certain constraints in terms of the current economic mode, highlighting;

'...frustrations and compromises that are increasingly part of activist work within larger neoliberalized governance and market contexts' (Bunce, 2016, p.148)

Unpicking these ideas, those developing collectives are constrained by current norms and rules related to property ownership, and how these create preferential conditions for individual ownership. Birchall has noted how the 'psychological climate' works against collective forms of ownership in England (Birchall, 1988, p.195), as cultural preferences for individual homeownership are deeply embedded (Gurney, 1999). Within the legal system, rules regarding ownership have normalised individual ownership and at the cost of common property rights (Gordon, 1995; Clarke, 1997). Taken together this literature suggests a network of cultural norms and legal rules that are aspects of a broadly constraining structure. Highlighting an important dynamic, Elster (1989c) suggests that '...those willing to go against the current in any endeavour require qualities which do not always make for success in it'. In

simple terms, those attracted to housing collectivism, as counter to prevailing norms and rules, may struggle to develop such schemes within the confines of those norms and rules. Constraint and enablement of such activity may ebb and flow in line with cycles of political opportunity or contention (Meyer and Minkoff, 2004; Tarrow, 1998), as the vulnerabilities of political groups present incentives to collectivise and challenge the status quo.

National legislation has the potential to incentivise and dis-incentivise collectivism, and in the previous chapter key legislation was noted which enabled and constrained collectivism. More subtle constraints relate to policy making and political support for such activity. It is a recurrent suggestion in the literature that housing collectivism cannot grow without the backing of national governments (Paterson and Dayson, 2011; Clapham and Kintrea, 1992; Rowlands, 2009). Yet, in the history of the development of collectives in England, there has been only 'marginal political support' for collective models such as co-operatives (Clapham and Kintrea, 1992, p.172). In more recent times, national governments have provided a mixture of support for CLTs and other forms of collectivism (HM Government, 2008b; HCA, 2011b; HM Government, 2010). Policy documents have promoted certain forms of housing collectivism, and such activity has been encouraged, for instance, through grant programmes, legislation and streamlined regulatory procedures. Nonetheless, historically government and its various agencies have lacked the understanding of different collectivist forms to fully support their development (Clapham and Kintrea, 1992). Scholars have noted how regulation of housing collectives, by government bodies, has either been inadequate or heavy handed (Clapham and Kintrea, 1992; Rowlands, 2009). Furthermore, changes in policy which limit collectives' access to government funds or tax reliefs have acted as major constraints.

The operations of local government have also hindered the development of housing collectives. Echoing Clapham and Kintrea above, Aird (2009) has suggested;

'There is a lack of awareness or misunderstandings at local authority level...about what a CLT is and how it operates, especially regarding the key element, which is community control (Aird, 2009, p.20).

The last sentence is particularly interesting as it reveals some of the difficulties that local authorities experience in 'really letting go of management and control [of housing] to communities' (Aird, 2009, p.20). CLTs, in particular, have presented a challenge to local authorities. As vehicles for housing development, as well as local representation, local authorities have become confused about the roles of various public sector and voluntary agencies in local democratic processes (Young Foundation, 2011).

Certain practices in local government are more visibly constraining. Development policies and processes for procurement, for instance, can hinder new housing development undertaken by collectives. In Canada, federal government reports have reflected how 'municipal policies and zoning regulations may also act as barriers to the start-up of a CLT' (CMHC, 2005, p.3). Evidence from collectives in the UK highlights similar constraints emerging from bureaucratic processes in local government. For example, in seeking to transfer land from a local authority, one collective was recently required to tender through OJEU, a European procurement system. The process cost £40,000 and in the end the collective was the only bidder (Hopkirk, 2015).

Other scholars have noted how proposals for collective ownership can run up against local authority-led regeneration programmes where large-scale, strategic intervention is preferred to small scale collective initiatives (Archer 2012; Thompson, 2015a). Reflecting on the constraints acting on co-operatives Clapham and Kintrea have noted how it is easier for government agencies to fund 'big bodies, rather than support newly constituted novices' (Clapham and Kintrea, 1992, p.177). These prevalent perceptions can affect whether public sector owned land and housing is released to collectives (Moore, 2014). Working at the margins of financial viability, collectives often need low cost transfers of assets such as land (Aiken et al, 2011) and this can be difficult to negotiate with local authorities (Chatterton, 2015).

This points to the complex relationships between collectives, local authorities and providers of finance. Financial constraints emerge in accessing capital provided by lenders, in terms of the restrictive processes that determine lending, and the conditions attached to any finance provided. Aird (2009) notes

how, post-credit crunch, institutional lenders became significantly more risk averse, and saw the unusual model of collective ownership as a risky investment. Advocates for housing co-operatives have revealed similar risk aversion to their proposals, and this approach by lenders spills into the other parts of the property industry. For instance, Morris (2012) has noted how some property auctioneers do not permit bids from collectively owned bodies.

It is sufficient to say that access to finance has been frequently cited as a barrier to collective development (Rowlands, 2009; Paterson and Dayson, 2011; Conaty et al, 2003; Young Foundation, 2011). Collectives have had to be creative in making their schemes financially viable. Paterson and Dayson note how CLTs have used a 'cocktail' of funding from charitable trusts and foundations, though warn that this is 'unlikely to be replicated' and therefore other sources will 'need to be sought with vigour' (Paterson and Dayson, 2011, p.20).

The provision of charitable funding does not completely remove constraints on collective development. Such grants may stipulate that the money can only be used for capital investment, and not on funding the operations of the collective. Similarly, government funding programmes, whilst providing enabling finance, have created various challenges in relation to bureaucratic burdens and restricted use (Davis, 2011; Moore, 2014; Clapham and Kintrea, 1992).

Dilemmas emerge in securing sufficient revenue, for instance in the form of rents or the sale of equity, which is critical to servicing debt, and which may affect the collective's capacity to provide housing at substantially less than market prices (Paterson and Dayson, 2011). This is particularly acute in the period during development, when revenue is not yet being received.

Collectives have formed partnerships with other larger housing providers to navigate some of these issues, and to draw on their expertise (CLT Network, 2011). Accepting the potential of such relations to enable collective developments, they can also act as an important constraint on what collectives can do, and undermine claims to local autonomy and control. Bunce (2016), in her observations of a CLT, noted how the group had needed to;

‘...yield to reliance upon partnerships with private sector actors in order to cultivate development interest in a proposed CLT site, and settle for compromised final outcomes regarding the CLT arrangement (Bunce, 2016, p.136).

To get access to publicly owned sites, or sites of significant public sector interest, collectives have been led to partner with bigger developers who provide the credibility, skills and reassurance to those public authorities. In the case of this CLT, working with partners required compromises in terms of site use, and the numbers of affordable housing units in CLT ownership (Bunce, 2016, p.145).

Moore and Mullins (2013) have provided valuable insights into some of the possible factors which shape these, at times, constraining relationships;

‘...the interests of local community-led groups may be incompatible with those of larger partners such as asset focused housing associations...there are differences of institutional logic between community-led and large scale housing providers, and that caution is therefore required’ (Moore and Mullins, 2013, p.26).

Whilst collectives may need partners, entering such partnerships often creates a clash of ‘logics’, and the partner with the most resources and strongest external relationships may have more power to set the terms of that relationship.

Similar constraints emerge when collectives work with technical advisors or umbrella bodies who operate at a larger spatial scale but support local groups. Again, Moore and Mullins (2013) have raised questions about power differentials and issues of control. The operation of such umbrella bodies brings into question that critical issue of local independence, especially where the umbrella acts as the land owner for that local scheme. Similar concerns have been raised about the role and efficacy of secondary housing co-operatives that provide advice and services to smaller housing collectives (Clapham and Kintrea, 1992). Whilst structures like umbrella CLTs have emerged to support the development of local CLTs, critics suggest that in the co-operative sector there is not an effective mechanism for existing co-operatives to support the development of new ones (Morris, 2012). Hence, constraints can emerge from

both the presence and absence of a support infrastructure (Moore and Mullins, 2013).

Few would deny however that access to technical support and assistance is vital for such groups. The reason smaller collectives draw on such advice and support is that they may not have the necessary skills and experience among their members and volunteers. Hence, constraints arise when groups cannot access professional support on a range of legal, financial and development issues (Aird, 2009; CFS, 2008; Moore and Mullins, 2013).

The internal enablement of housing collectivism

A related literature identifies factors which enable the development of collectives, and which can again be dissected in terms of internal and external factors. Beginning with internal enablements, this section discusses; the importance of volunteer time, energy and motives; processes for the organisation and co-ordination those involved; and the role of governance models in balancing collective and individual interests.

The development of collectives can be constrained by a reliance on volunteers, but the nature of this internal capacity brings with it important enablement. Firstly, voluntary effort, as Price Waterhouse (1995) noted in their analysis of housing co-operatives, does not appear on the balance sheet of those organisations. Where collectives can mobilise significant free hours of people's time it is likely to reduce their costs. This means that such organisations can deliver better services and greater levels of affordability. This notion of the value of voluntary effort has been asserted by various scholars in reference to various collective forms (Moore, 2015; Minora et al, 2013; Rowlands, 2009; Young Foundation, 2011).

The investment of voluntary time in collectives may flow from a range of motives, related to both self-interest and other aspirations to see improvements to a local area or to benefit others. Scholars have noted how unmet housing needs can drive the formation of, or participation in, collectives (Birchall, 1988). Other motives, for instance, to see an improvement in an area or meet another's housing need, may motivate such voluntary input (Moore, 2015). Such local involvement can imbue collectives with a unique mandate and level

of buy-in from local residents. Perhaps because of this collective forms have been identified as new mechanisms for participative democracy and reconnecting people with processes of government and local governance (CCMH, 2009, Hill, 2014; Clapham et al, 1996; Thaden and Lowe, 2014). If such collectives are 'anchored' in a local area (Young Foundation, 2011, p.48) they can create the required local support and pressure to address housing issues, breaking through seemingly intractable politics and NIMBYISM to develop new housing (Moore, 2015).

The development of collectives is enabled by processes which organise members and residents, and facilitate their co-operation. Mandates for the development of collectives can be created through processes which might be termed 'community organising' (Betten and Austin, 1990; Bunce, 2016). In his seminal work on community organising Rothman (1974) highlights how, in the search for improved material or social conditions, groups of people will organise in diverse ways. His notion of 'social action' depicts scenarios where people are mobilised and organised against institutions to affect how power is distributed. Alternatively, groups organise toward 'locality development', whereby cross-sections of a community are supported to identify common issues and build consensus on solutions. These different processes and approaches to community organising can serve to embed common objectives, and create ties of mutuality and solidarity between individuals.

It is unsurprising that certain collectives draw upon these traditions of community organising (London CLT, 2016). It is also not surprising, given the lineage of housing collectivism discussed above, that collectives often emerge through protest and organised action against a perceived threat or grievance. As Saul Alinsky noted in his popular text, *Rules for Radicals*, collectivism can form when masses of people see no other option;

'Any revolutionary change must be preceded by a passive, affirmative, non-challenging attitude toward change among the mass of our people. They must feel so frustrated, so defeated, so lost, so futureless in the prevailing system that they are willing to let go of the past and chance the future' (Alinsky, 1971, p.xix).

Hence, it becomes clear that collectives can be enabled when there is a shared despair or grievance among individuals, which creates the space for those

individuals to organise into some collective form. Literature concerning to social movement theory echoes this and shows how perceived grievances can mobilise people towards collective action (McCarthy et al, 1977; Snow, 2013). Hence, housing collectives are enabled when they can offer solutions to perceived grievances such as a lack of affordable, good quality housing with security of tenure. The development of convincing narratives about the potential products of collectivism, and the creation of robust plans for such collectivism, are critical enablements in this process of mobilisation and engagement (Chatterton, 2015; Paterson and Dayson, 2011).

Even if people are willing to 'chance the future', what will sustain their involvement longer term? Bandura (1982: 2000) presents important insights into such processes, showing how an individual's perception of the efficacy of a collective not only shapes their commitment to it, but also its success. As Bandura notes;

'Perceived collective efficacy fosters groups' motivational commitment to their missions, resilience to adversity, and performance accomplishments' (Bandura, 2000, p.75).

When collectives achieve a goal, it may impact on member perceptions of efficacy in positive ways. Such processes point to important internal processes which enable collectives to develop and achieve their goals. At the heart of such enablement seems to be passionate activism. As Bunce observed in one UK CLT;

'...activist efforts for a CLT were successful in raising public awareness about CLT practices, identifying community-based needs for a CLT site, establishing a final CLT arrangement, and initiating future dialogue about the role of commonly held land in East London and the broader city'. (Bunce, 2016, p.148).

Bunce suggests these significant developments were made possible by the 'activists' involved. So, whilst a source of constraints, individual members and residents can be a powerful enabling factor when they are both committed and active in developing the collective. This concurs with a more general literature on how collective action is often initiated by leaders who are capable of 'inducing' others to co-operate (Bianco and Bates, 1990).

Birchall (1988) has suggested that a key condition for developing co-operatives is the presence of proven and tested examples, which show that their governance systems work. Existing housing co-operatives, in implementing a 'one-member-one-vote' governance systems, are putting into practice the ideal of collective control, and evidencing how different relationships to those seen in individualistic ownership are possible (CCMH, 2009). Evidencing the benefits of this form of governance becomes imperative. Rowlands (2009) notes;

'Co-operators as owners of the business have a vested interest in the business and are less likely to either fall into arrears themselves or tolerate arrears from their fellow co-operators' (Rowlands, 2009, p.34)

Rowlands is drawing attention to how the development of collectives is shaped, and can be sustained, by the unique nature of their internal governance and the control that each member can assert.

The external enablement of housing collectivism

External factors which enable collectivism include conducive conditions in wider society and the housing market; supportive national policy making, programmes and regulatory changes; enabling policy and practices in local government; dedicated grant making and financing; partnerships with other housing developers; and in a dedicated and supportive infrastructure for learning and technical advice.

Just as multiple constraints to collectivism may be found in the structures which shape contemporary life (Bunce, 2016), so too these structures offer certain enablements. Scholars have suggested that what enables collectivism is the very necessity of it, in addressing complex problems. As Ostrom has noted, there is a human capacity to;

'...instill productive norms of behaviour...[and] craft rules to support collective action that produces public goods and avoids "tragedies of the commons"' (Ostrom, 1997, p.1)

Norms of behaviour in society have created human relations which allow for the holding of knowledge, property and other materials collectively. In certain contexts, a history of effective collective or co-ordinated action, or a culture of mutualism, might provide the psychological conditions in which collectivism can grow (Birchall, 1988). Where problems are urgent enough, so the theory goes,

collective action will emerge. The complexity of problems facing the housing system in England arguably calls for institutional forms capable of creating such norms of behaviour and rules which can produce goods such as housing. Indeed, the historic development of CLTs and housing co-operatives aimed at addressing housing shortages, poor affordability or inadequate management by landlords, shows how such conditions can stimulate collective action on housing issues.

National governments can create the space and incentives for collectivism, often in response to some of these identified housing problems. Commentators have highlighted the importance of 'political will' in the enablement of housing collectivism (Young Foundation, 2011). Recent government policies highlight a broad, if at times rhetorical, support for housing collectivism (HM Government, 2008b; 2010). Beyond the rhetoric, tangible enablement can take various forms. Legislation can and has been introduced which creates new types of institutions for collective property ownership (HM Government, 2002). Governments have also constructed packages of financial incentives for housing collectivism. These act upon those interested or engaged in collectivism, but also the external bodies which can enable such groups. Examples of this in the UK are numerous. They include legislation and policy to create tax reliefs on collective mortgages (Birchall, 1988), dedicated grant funding schemes (HM Government, 2012), duties on local authorities to respond to collective proposals alongside rights for collectives themselves (My Community, 2016b) and simpler regulatory processes for such groups to access funding (HCA, 2011c). The range of financial incentives and disincentives that governments can create brings into sharp focus their enabling potential.

Local government is another important source of enablement. Good relations with local councils are seen as a critical factor in accessing material resources such as land and housing, and also in navigating political barriers in the planning process (Minora et al, 2013; Paterson and Dayson, 2011; Chatterton, 2015). Aird (2009) summarised the enablement offered by local authorities in some of the first English CLTs, which took the form of;

‘...donating land; taking a flexible approach to planning, e.g. granting planning permission, allowing CLTs to receive ‘commuted sums’ or land

from development schemes; agreeing an allocations policy that suits the CLT's aims; and providing enabling grants' (Aird, 2009, p.13).

Accessing land or housing at low-cost, either donated by local authorities and landowners, or via some other process of acquisition which minimises costs, is seen as a key enabler of collective development.

The motivation for local authorities to support collectives comes from the frequent need for alternative options for housing development. An example of this is where local authorities have no resources to catalyse development by private construction firms in rundown areas (Clapham and Kintrea, 1992; Thompson, 2015a: 2015b). Collectives are then enabled by the failure of 'standard' development processes, and the local authority's liability to resource shortfalls.

Enablement also flows from the external provision of finance. External bodies, in the form of grant making organisations and lenders, have developed financial support packages, which supplement that provided by governments. This can be woven into the infrastructure which supports collectivism, such as the grants offered through the CLT Network's fund (2016e), or the ethical investment available for housing co-operatives through Radical Routes (2011b). In addition to such funding and finance, charitable funders have created dedicated grant programmes to support the development of collective housing in its various forms (for instance, the Nationwide Foundation, 2015). Furthermore, the emergence of an ethical lending sector (CAF, 2016; Ecology Building Society, 2016; Resonance, 2016; Triodos Bank, 2016) has created a niche lending market for collectives, delivering finance critical to the development of certain collective housing projects (Chatterton, 2015). What becomes apparent is that, whilst access to finance is a constraint on housing collectivism, the emergence of new funders with dedicated capital is a key source of enablement.

Added to this financial enablement, collectives are often only able to develop their schemes by accessing support and advice provided by other external bodies. Aird (2009) has emphasised the importance of these external advisors in her summary of the early development of CLTs;

'A major factor in the success of the demonstration scheme in building properties has been the existence of secondary CLT support bodies, such as umbrella CLTs' (Aird, 2009, p.11)

Access to technical support and advice has enabled these collectives to overcome some of the constraints noted above regarding their capacity and the shortfall in their skills and experience. This advice may be provided by 'umbrella' bodies, other secondary or primary co-operatives, or a host of other professional bodies. Irrespective of their source they can 'reduce such burdens and provide technical expertise' (Moore and Mullins, 2013, p.26). Research highlights the importance of such support, often provided free of charge, in key areas such as finance, development planning, the legalities of constituting organisations, the legalities of land ownership and use, and the construction and development of housing (Young Foundation, 2011; Paterson and Dayson, 2011; CFS, 2008).

This advice has often been provided by secondary co-operatives and other infrastructure bodies. What becomes apparent is that whilst there are differences in the support infrastructure for co-operatives and CLTs (Moore and Mullins, 2013), they provide a key enabling role, whilst also delivering an informal means of regulation and enforcement of norms or standards. The Commission for Co-operative and Mutual housing noted;

'...the success of such service provision depended on the service provider's links to the co-operative housing movement through the CCH [the Confederation of Co-operative Housing] or other means, and that there had not been a serious governance failure in a co-op that receives support in this manner' (CCMH, 2009, p.50).

A further process of enablement flows from infrastructure bodies and advocacy agencies promoting the idea and practice of collectivism. Birchall (1988, p.88) saw the presence of 'promoters: both charismatic individuals and organisations' as a key condition for the growth of housing co-operatives.

Having infrastructure in place provides opportunities for collectives to learn from their peers. 'Co-operation among co-operatives' is a key principle of this sector (ICA, 2015), and is facilitated by the membership body the CCH. This network of primary and secondary co-operatives provides both formal and informal support to newly emerging groups (CCMH, 2009). Similarly, among CLTs national networks have created a structure for CLTs to share learning and

resources (CLT Network, 2016a). Presenting lessons from the development of the first 150 CLT homes in the UK, Aird (2009) has suggested that;

‘CLTs were quick to build on contacts made at seminars and networking events. Many had conducted site visits to other projects, shared template documents and emailed other projects for help. Informal networks had developed between CLTs in the same geographic regions, which saw offshoots and new projects and intermediary support bodies being created’ (Aird, 2009, p.13)

It seems that irrespective of whether such networks grow informally, or in more formalised national structures (Moore and Mullins, 2013), systems have emerged to support and enable new collective schemes.

As noted above, collectives have also formed relationships with housing associations, who have been important enablers of certain schemes (Aird, 2009; Lang, 2015). These agencies have provided a range of advice and support on development processes, finance, regulatory procedures, risk management and capacity building, whilst also helping groups access grant funding and build credibility with local authorities (CLT Network, 2011). They have become an increasing source of support for local groups who lack certain resources.

Key lessons and unanswered questions

When these enablements and constraints are taken together, it becomes clear that for collectives to develop, they require the co-presence of a variety of internal and external factors. In discussing the development of LILAC, Chatterton summarised this in suggesting that such collectivism;

‘...requires certain ingredients and capacities; key individuals who have deep and varied access to contacts and knowledge...plausible narratives about the future...enabling institutions that are keen to take and back risks and relinquish control...and a generally supportive social context’ (Chatterton, 2015, p. 14).

What Chatterton is revealing here is that the factors shaping the development of housing collectivism form in conjunctions, an insight other scholars have noted (Thompson, 2015b). However, revealing the ‘ingredients’ for collectivism will only partially fill the gaps in current knowledge. Narrative descriptions and general categories of factors are not sufficient. What is needed is an understanding of how these ingredients, contexts or conditions operate in

practice, or in *processes* which constrain and enable the development of collectives. This demands models which describe and generalise the conjunction of these factors over time, and the mechanics of how they operate. This is the critical task ahead.

3.2. *The costs and benefits of housing collectivism*

In exploring how housing collectivism in England has ebbed and flowed, and the various factors effecting such developments, little has been revealed about the outcomes this activity creates for different parties. The rationales and intellectual foundations for housing collectivism, discussed in the previous chapter, hints at certain potential outcomes, for instance, enhancing control and autonomy, capturing land values for collective gain, and creating mutually beneficial relations. Whether these constitute outcomes or ideals leads to more searching questions about the actual outcomes of collectivism in practice. One might ask, what do members and residents of such collectives experience and value in this activity? What identifiable benefits emerge from such housing forms, at the individual and collective level? And do any gains justify the sacrifices that must be made to form and manage these organisations? These are particularly pertinent if one is interested in the potential of such housing forms to ameliorate to current housing problems. Such questions motivated a deeper engagement with the relevant literature.

To establish current knowledge on this issue of outcomes required a process for targeting and prioritising literature reviews. Initial investigations revealed a large quantity of relevant literature, predominantly from those engaged in public policy issues and from advocates of housing collectivism, but also from academic sources. As with the reviews of the development literature, conceptual tools were needed to structure this task. Engagement with the literature on collective action scenarios (Olson, 1965), and methodological literature about assessing outcomes in social situations (Boardman et al, 2006; Steven et al, 2008), introduced the terms *benefit* and *cost*. The term 'benefit' was understood in its everyday sense, as in any 'advantage or profit gained' (Oxford Dictionaries, 2016a). Cost, similarly reflecting the common parlance, was taken to mean a 'loss or unpleasant consequence' of some activity (Oxford Dictionaries, 2016b). To connect the two terms, a nuanced definition was adopted which took the

meaning of 'cost' to be '...that which must be given or surrendered in order to acquire, produce, accomplish, or maintain something; the price paid for a thing' (OED, 2015).

Using these concepts to review the literature meant clarifying the strata at which these outcomes were being identified. Initial literature reviews revealed examples where benefits and costs were being attributed to the collective itself. Whilst a picture of aggregated benefits might be useful, such evidence often begged further questions. Positing a benefit of, for instance, low housing costs for 'the collective', merely begs deeper questions about which households are experiencing that benefit, and any potential inequities in the distribution of that benefit. This means that whilst evidence of aggregate benefits and costs were valued, it was also important not to miss the experiences and *quality* of those outcomes for individuals involved. The literature reviews have sought qualitative descriptions of the experience of collectivism, alongside generalised or quantified evidence, and comparative evidence of outcomes against other tenures. Linked to these issues was the need to set parameters in the scope of such benefits. Housing collectives might generate benefits and costs in wider communities or neighbourhoods, but these might be difficult to trace and link back to the collective itself. It was decided to focus reviews on those outcomes derived only by residents and members of a housing collective.

In the early stages of this literature review, sources were discovered which categorised the benefits which members and residents can derive from housing collectives (Davis and Stokes, 2009; CDS Co-operatives, 2016; CCMH, 2009). These posit a range of benefit categories related to; financial, social and psychological benefits, other benefits related to the quality and choice of housing, and the provision of housing and non-housing services, and a set of wider environmental or community-level benefits. Similar summaries of the costs incurred from this activity were not found, and identifying perceived negative outcomes required much more extensive searches.

What arose from this literature review was a set of cost and benefit categories, which are summarised in the table below.

Table 2: A summary of the costs and benefits of housing collectivism

Benefit category	Cost category
Low housing costs and other financial gains	Lost assets and other financial losses
Housing in good condition with effective housing management	Time and energy demands
Social, psychological and quality of life benefits	Social, psychological and quality of life costs

The following sections explore these costs and benefits in detail, and situates them where appropriate in wider theoretical arguments beyond the collective housing literature.

3.2.1. The benefits of housing collectivism for members and residents

Low housing costs and other financial gains

Varied claims have been made about the financial benefits that accrue to residents of collectively owned and managed housing. It has been argued that co-operatives adopt ownership models which limit an individual's equity stake, and therefore prevent inflationary pressures on the price of that housing (Birchall, 1988; Rodgers, 2009). Even in comparison to government-backed programmes for affordable housing in the UK, such as shared ownership, advocates argue that collectives preserve affordability for members and residents for the long term, not just on the first sale (Conaty et al, 2003; Paterson and Dayson, 2011). Evidence from CLTs internationally suggests they can deliver low cost housing costs for residents in high value areas, or low income areas where land prices are inflating rapidly (Aird, 2009; McStotts, 2004; Medoff and Sklar 1994; Moore, 2014). Advocates for co-operative models suggest that member control leads to a natural suppression of rental prices for members (Birchall, 1992; Morris, 2012). Given that dwellers can have ultimate control of rent setting, they are in a position to set rents as low as they collectively desire (accepting the need to repay any debt, undertake maintenance and pay for other running costs). Their participation and

engagement in decision making is therefore critical to securing these benefits, and this perhaps represents a trade-off decision to be made.

Despite claims of low housing costs, there is little robust evidence in the UK as to the affordability of such collective housing. Rowlands (2009) has presented some comparative evidence about affordability in his study. The average rent across his sample is stated as £73.80 per week. At the time Rowlands was writing, the average social housing rent in England was £75 per week, and in the private rented sector it was £153 per week (DCLG, 2011). Without seeing from which housing markets his sample was taken, it is hard to say whether this average price represents an affordable rent. However, it suggests that such housing is priced below the market average. In Canada, government investment in co-operative housing has led to more robust evaluations of affordability. The Canadian Mortgage and Housing Corporation (CMHC) asserts that co-operative housing has provided accommodation at substantially lower 'shelter cost to income' ratios than the private rented sector (CMHC, 2003). International evidence points to members and residents benefiting financially from these housing models.

In regard to CLTs in the UK, there is limited evidence about financial outcomes, and whether housing costs in this form of collective ever translate to individual level financial benefits. This is an acknowledged gap in the literature, as Temkin et al (2013, p.556) noted in their assessment of evidence on CLTs. They declared that 'there are relatively few studies [in the USA] that empirically examine wealth creation and mortgage performance outcomes'. What little evidence there is does suggest that CLTs can secure the long-term affordability of housing, assisting residents to grow their equity which can later be released (Davis & Demetrowitz, 2003; Farrell Curtin & Bocarsly, 2008). In their assessment of the affordability of Champlain Housing Trust (CHT) homes, Davis and Stokes (2009) note;

'The average CHT home was affordable to a household earning 56.6% of AMI [area median income] on initial sale. On resale, it was affordable to a household earning 53.4% of AMI – a 5.65% gain in affordability' (Davis and Stokes, 2009, p.2).

Such studies show how CHT generated an equity return for residents, which was on average \$12,500 for each property resold. This means that when people

left the CLT the majority entered the private market for housing (Davis and Stokes, 2009). Such scholars have suggested that this housing model creates individual wealth and enables residential mobility, whilst preserving the affordability of those homes.

In the UK, proponents have suggested that collective forms of housing have enabled access to otherwise restricted mortgage finance. Affordability is achieved as, collectively, people are able to secure borrowing at preferential rates, where low income households on their own would not have secured such mortgages (Paterson and Dayson, 2011). One major proposition made in the community assets literature is that collectivism, in the form of non-profit organisations, is a model to create financial surpluses which can then be reinvested for wider community benefit (Quirk, 2007, Aiken et al, 2011). The evidence base, particularly in the UK, is limited, but tentatively suggests that a range of different financial benefits are being secured.

Housing in good condition with effective housing management

Thirty years of evidence suggests that housing co-operatives provide housing and services that, in comparative terms, exceed standards in the social housing sector. Satsangi and Clapham (1990) compared the performance of housing co-operatives with that of other social housing providers in the UK. They found that co-ownership co-operatives had lower rent arrears than other social landlords, and scored generally higher tenant satisfaction ratings compared to local authorities and housing associations, on a range of performance issues. The authors did, however, question whether better performance should be attributed to the co-operative model, or their areas of operation or other characteristics such as their size. Such work acknowledges the importance of establishing attribution, but offers few firm answers. Despite the authors concerns, in a later publication, Clapham declared that;

‘...housing co-operatives on the whole provide a more effective housing management service than mainstream, large scale landlords, (Clapham and Kintrea, 1992, pp.174-175)

A subsequent Price Waterhouse study (1995) confirmed much of Satsangi and Clapham's (1990) findings, highlighting value for money in tenant management

co-operatives, and how service quality in co-ownership co-operatives matched that of the best social landlords.

Using the above studies as a baseline, Rowlands (2009) conducted the most recent data collection and analysis of co-operative housing performance. Rowlands showed (albeit with a small sample size) that housing co-operatives outperformed other social landlords on a number of key indicators. For instance, rent arrears among co-operative tenants stood at 1.4 per cent, compared to the Registered Social Landlords (RSL) average of 5.2 per cent. General satisfaction was 15 per cent higher in co-operatives, and matching this was 99 per cent satisfaction with participation. Subsequently, the Commission on Co-operative and Mutual Housing (2009) compiled this evidence, with other sources from tenant management organisations (Cairncross et al, 2002), to present a picture of high levels of satisfaction in the co-operative housing sector. This was corroborated by the UK Tenant Services Authority in 2009, when it declared;

‘...co-operative tenants were the most satisfied with their landlord compared to all other landlord types...co-operative tenants rate their landlord more highly across all of the specified services’ (CCMH, 2009, p.38).

The TSA revealed consistently higher levels of satisfaction across service issues ranging from repairs and maintenance to dealing with complaints.

Such evidence raises questions again about attribution. Is it the form and function of co-operatives that are delivering such performance outcomes, or other variables such as levels of expectation, or general housing conditions? Scholars have tentatively suggested that form and function do explain, in part, why such collectives provide high levels of service. Rowlands (2009) has noted that co-operative tenants offer;

‘...high quality intelligence about the management and maintenance issues facing the co-op in a way that other housing organisations find increasingly difficult to capture. As tenants have ownership of the co-op they are also more committed to keeping their properties and neighbourhoods in a good state of repair’ (Rowlands, 2009, p.43).

Whilst a welcome attempt at explaining attribution, these are far from well-evidenced assertions. How does local intelligence feed through to better conditions? How does membership of a collective influence psychologies so

people keep their housing in better repair? These questions highlight a key gap in the literature, which empirical exploration of outcomes should seek to address.

Social, psychological and quality of life benefits

Others benefits have been highlighted by proponents of collective ownership, notably in relation to people's quality of life or well-being (Browning, 2007; Thake, 2006; NEF, 2015). Moore and McKee (2014) summarised various sources of literature relating to housing collectivism and community owned assets, and posited 'intangible benefits' which flow from;

'...increases in participation and engagement...linked to feelings of increased community pride, identity and strengthening of local democratic decision-making over the use of assets' (Moore and McKee, 2014, p.528)

The authors highlight the importance of these 'intangible' benefits, though accept the limitations of the evidence base for them. Corroborating such UK evidence, government evaluations of housing co-operatives in Canada have highlighted similar benefits for members and residents. They have revealed that such housing has;

'...achieved more than other housing [tenures] on key quality of life indicators such as improved sense of community, improved relations with friends...and increased social support' (CMHC, 2003, p.iii).

Participation in housing collectives, it is argued, delivers a range of benefits that relate to social interactions, or psychological outcomes derived from working productively with others. Elster (1986) has argued that there is the potential for 'self-realisation' through co-operation, whereby individuals gain self-esteem and stimulation from applying their powers and abilities with other members of a collective. This may apply to those heavily involved as they derive some satisfaction from leading collective efforts, or those who derive some psychological benefits from being part of a movement (Elster, 1989a). Whilst participation in collectives will be shown to carry costs in terms of time and energy, these costs arguably give rise to certain psychological gains.

At the heart of these arguments are often claims as to how collectives empower their members and residents (Moore and McKee, 2012; Gooding, 2015; Satsangi, 2011). Whilst such literature is numerous, the specification of how

empowerment benefits people, and how it might be measured, is left somewhat under-developed. Valuable studies of empowerment have been undertaken (Pratchett et al, 2009), but these have not been applied to housing collectivism. Rare quantitative studies in the housing co-operative field are enlightening. Saegert and Winkel (1996) surveyed 129 residents across 16 different US co-operatives, to assess members' sense of empowerment. Their data suggested that;

‘...working co-operatively to achieve goals at the building level leads to greater willingness and ability to take on other problems, that co-op participation is empowering not simply functional...participation in co-op management is on average more empowering than debilitating’ (Saegert and Winkel, 1996, p.546).

The processes of being empowered to tackle housing issues, it is argued, creates benefits beyond the functional activity of building or managing housing. These processes would seem to have psychological benefits for those involved, though these are only partially understood. Literature in the CLT field has also suggested that certain benefits arise when people are empowered to play an active role in housing development and governance (Aird, 2009). CLTs, it is argued, are a ‘genuine model for community empowerment’ (Young Foundation, (2011, p.27). Yet comparative studies of CLTs across England, Scotland and the United States have highlighted the lack of evidence about the *processes* connecting an increased sense of empowerment, and a change in psychology or material circumstance (Moore and McKee, 2012). These studies direct attention again to gaps in knowledge about if, and how, such outcomes are attributable to collective forms and functions.

Other social and psychological benefits have been posited. The collective housing literature highlights benefits in terms of enhanced physical security (CCMH, 2009) along with security of tenure. Research in the UK, alongside studies in Canada and Germany, has found that housing co-operatives can provide security of tenure which may not be found in public or social housing (Sousa & Quarter, 2005; Haffner & Brunner, 2014; Bunce, 2012; Chatterton, 2014). National evaluations of Canadian housing co-operatives have revealed average lengths of tenure to be longer than in private rental and other non-profit

housing. In addition, residents had a greater satisfaction with their 'ability to stay' in such housing (CMHC, 2003, p.27).

Perhaps these issues relating to security connect with other deeper psychological processes. It has been proposed that being in control of your home and surroundings, and feeling that it is not under threat, has important psychological benefits (Dupuis and Thorns, 1998; Hiscock et al, 2010; Saunders, 1990). This literature draws on the notion of ontological security whereby;

'...people feel in control of their environment, free from surveillance, free to be themselves and at ease, in the deepest psychological sense, in a world that might at times be experienced as threatening and uncontrollable' (Saunders, 1990, p. 361)

Certain literature tries to connect these ideas about control with other benefits derived. Clapham and Kintrea, in attempting to attribute individual outcomes to collective forms and functions, note;

'Co-operatives allow residents substantial control over their housing situation, and it is this control which is at the heart of the material and social benefits to be derived from co-operative housing' (Clapham and Kintrea, 1992 p.173)

In a similar way, advocates have suggested that 'the benefits of co-operative and mutual housing derive from their democratic community membership base' (CCMH, 2009, p.46), or from 'resident control' (OPM, 1999; Clapham and Kintrea, 1992). Such research merely begs more questions about *how* democratic processes or resident control delivers these benefits. The question becomes causally orientated; *how* do benefits flow (or not flow) from the specific form and function of collectives. As Saegert and Winkel (1996, p.545) have noted '...the success of co-ops is anecdotally attributed to tenant participation and control...[but] tests of this hypothesis are scarce'.

Finally, whilst not the focus of the current study, it can be argued that collectives engaging in more than just housing provision, can create wider benefits by delivering other forms of physical improvement, or valued local services and facilities (Aird, 2009; Aiken et al, 2008; Moore, 2014, CMHC, 2005).

Reflecting on this literature regarding the benefits of collectivism, there are many and varied claims. Some of these are well evidenced, while others posit

slightly more intangible outcomes. What is clear is that there is a major gap in knowledge about attribution, and how outcomes link to the nature and performance of collectivism. This directs attention at causal processes; the physical and psychological resources of members and residents, the internal processes governing co-operation, and the relations upon which co-operation is based.

3.2.2. The costs of housing collectivism for members and residents

The literature relating to the costs that members and residents incur contains wide-ranging claims, but is at times poorly evidenced. Exploring the range of costs experienced by residents and members, certain categories were seen to emerge; financial losses or the loss of other assets, time and energy demands, and social, psychological and quality of life costs. Each of the categories is discussed in detail below.

Lost assets and individual financial losses

Elster (1986) has identified common arguments against co-operative governance which suggest inherently high running costs, and problems in creating sufficient incentives for those who work or live within them. Where co-operatives are financially successful, they are likely to transition into private ownership, as this is a more efficient means of managing and owning property.

Relying on volunteers and residents to manage housing may create inefficiencies which translate into financial costs for those members, for instance, in the form of higher rental charges or other financial sacrifices. Evidence from Canadian programmes to support housing co-operatives suggests such organisations are prone to financial difficulties, although their operating costs tend to be comparatively low (CMHC, 2003). Perhaps the reason for this is that the governance form creates a mechanism for keeping rents low, and this results in less surpluses being generated to re-invest in housing or other facilities (Morris, 2012). Short-term financial gains may accrue, but at a long term financial cost or risk of insolvency. What starts to emerge is a picture of potential financial costs for members and residents, in the longer term, which are related to the system of governance that collectives operate.

Other scholars have highlighted how the distribution of financial costs and benefits within collectives is shaped by the self-interest of members. It might be argued that self-interest plays a major part in collective endeavour, and a package of incentives is required to sustain the collective (Olson, 1965, Seyd and Whiteley, 2002). Where self-interest is left unchecked, members can strive to secure personal financial benefits from the collective at the cost of other current and possible future members (Morris, 2012). This may take the form of direct 'carpet bagging' where members put collectively owned assets into private ownership, or more passive carpet bagging in the form of low rent setting or deliberate under-occupation (Morris, 2012, p.6). It is this seeming tendency toward self-interest that led Lord Best to suggest that the co-operative organisational form contains within it 'the seeds of its own destruction' (Best in CCMH, 2009, p.49). The demise of the co-ownership housing sector in the UK, as individuals in such housing sought personal profit ahead of continued collective gain, is perhaps a demonstration of this. Whilst advocates have suggested collective models are not disproportionately prone to 'problems of personal and self-interest' (CCMH, 2009, p.52), the evidence above suggests that, in balancing collective and private goods, individuals can often lose out financially as a result of the self-interest of others.

Whilst advocates for collectivism suggest that it is a model for a more equitable distribution of housing and wealth (Birchall, 1988), they also accept there are few mechanisms for ensuring comparable rents are charged across different co-operatives. This is both a blessing and a curse; it allows collectives to structure their rents in accordance with their own needs and aspirations, but allows for inequalities in housing costs dependent on the collective's financial position. This may lead to the scenario where some members pay higher rents for comparatively poorer housing; in essence a postcode lottery.

A further cost to members and residents of collectives can flow from the poor management of the collective's finances. As noted by Conaty et al (2003), certain types of housing collective can be susceptible to fluctuations in wider markets, which affect land values and debt repayments. For instance, in a Mutual Homeownership Society (MHOS), if interest rate fluctuations inflate mortgage repayments to the extent that they cannot be repaid, then everyone

could lose their home through repossession. This is irrespective of whether members individually can make their share of the repayment. Given that for many collectives 'balancing the books is a challenge' (Aird, 2009, p.14), this would seem a major potential cost to members and residents. Perhaps this cuts to the heart of such collectivism, a model where people's securities and fortunes are deeply intertwined. Individuals may potentially lose out financially, not as a result of their actions, but the actions of other members and residents. Despite this potential, it may be argued that by acting collectively it is possible to insulate individuals from financial difficulties. Indeed, certain MHOSs have mechanisms to do this (Chatterton, 2015).

Time and energy demands

Various studies have highlighted the costs that certain members of collectives incur personally in terms of their time and energy (Moore, 2015; CCMH, 2009; Clapham and Kintrea, 1992). Questions have been raised as to whether, in collective models, individuals are willing to bear these costs over the timescales required (Thake, 2006). Conaty et al (2003, p.51) reflect that forming and managing housing collectives 'is legally and financially more complex' than owning and occupying housing in other tenures (Conaty et al, 2003, p.51). This places an additional burden on member and resident time.

Such insights come from within the fields of community ownership and co-operative housing, but also from the wider literature related to community development and co-operative governance. The extent of volunteer efforts in such collectives has been shown to lead to 'burnout' among those most active (Freudenberger, 1974; Heywood, 2016). In reference to CLTs this has been noted as a key risk to projects (Young Foundation, 2011), suggesting workloads can drain volunteer energy and lead to apathy. Literature on self-managed teams corroborates this (Elloy et al, 2001). Self-management, it is argued, creates the conditions for burnout through a combination of large workloads and inter-personal problems (Novelli et al, 1989), and this is a personal cost borne by certain individuals. The potential for burnout is significant in collectives which frequently seem to suffer from a lack of participation if certain incentives are not present (Bowles and Gintis, 2011). This connects back to the literature discussed above regarding free-riding in collectives, and the effects of non-

participation (Bailey, 1990). If participation in collectives is reduced to a simple prisoner-dilemma situation, it would seem that free-riding by some, and the overburdening of others, will always prevail unless certain incentives (or other motives) are in place (Bengtsson, 2001). Cairncross et al (2002) have noted in reference to tenant management organisations;

‘...few residents put themselves forward as committee members and elections are rarely contested...AGMs are often poorly attended and sometimes inquorate (CCMH, 2009, p.37).

Member and resident participation in collectives is often posited as the underlying reason for their high service quality and financial efficiency. Clearly, however, certain individuals have to incur major costs in terms of their time and energy for the benefits experienced by others.

Psychological and quality of life costs

In the community assets literature, there are hints at the possible costs of collective ownership related to member and resident relations. The Local Community Sector Task Force identified the possible risks of division and tensions between groups in local areas as a result of ‘dividing up assets’ (LCSTF in Aiken, 2008, p.27). This is linked to the potential for groups within a community, or within a collective, to try to capture and use those assets for their group’s ends (LCSTF in Aiken, 2008; CCMH, 2009). The Commission on Co-operative and Mutual Housing noted this when it highlighted the possibility of groups;

‘...exploiting a democratic deficit...[so that] the co-operative and mutual housing organisation falls prey to dictatorial control by one member or group of members (CCMH, 2009, p. 52).

Those within collectives can seek to control resources, leading them to become ‘monopolised by unrepresentative groups’ (LCSTF, in Aiken, 2008, p.27), who may want ‘decisions taken to benefit them personally’ (CCMH, 2009, p.52). This calls into question some of the more idealistic presentations of collectives as a model for complete autonomy and control. Hypothetically, an individual within a collective may be free from the subjugations of states and markets, but under the control of other potentially oppressive members (Bailey, 1990). Linked to this, investigations by the Tenant Services Authority in the UK suggested that,

among small housing associations, housing co-operatives were disproportionately represented in their allegations register (CCMH, 2009), which highlights failures in the management and governance of such organisations. Critics have suggested that this shows how such organisations are prone to 'endemic governance failure' as a result of members not working collaboratively (CCMH, 2009, p.49). How such difficulties shape outcomes for individuals involved is unclear, but suggests such governance issues are likely to cause stress, anxiety and other psychological costs.

Evidence from Canada (Wasylish and Johnson, 1998) also suggests that difficult or oppressive relations in housing co-operatives can create psychological costs, and provides an interesting gender dimension to this, showing the effects on women with low incomes. From the socio-legal field, research highlights other psychological costs which arise in housing co-operatives;

'Cliques form and threats are issued to other co-operative members who do not show proper deference and respect. This can lead to feelings of loneliness, rather than help to cure them' (Bailey, 1990,p.82).

A wider literature, related to co-operation and the functioning of self-managed groups, corroborates these insights showing how close working within such groups creates stress and anxiety (Novelli et al, 1989). The literature seems to connect such costs with the act and intensity of participation, highlighting the 'toll this responsibility takes on people's lives' (Saegert and Winkel, 1996, p.544).

3.2.3. Key lessons and unanswered questions

The above literature review focuses on the benefits and costs of collectivism as experienced by individuals. Reviewing a wide range of evidence, it was seen how scholars and commentators have asserted benefits that, in strict terms, did not meet the definition of benefit being used here. For instance, Aird (2009, p.15) in summarising the 'benefits of CLTs', suggests they enable 'local fundraising'. How is local fundraising a 'benefit', and to whom? One might suggest that fundraising is an intermediate step to a benefit for a beneficiary, for instance, in providing finance to create affordable housing that a household

needs. Hence the focus on individualised benefits and costs helps pinpoint the distribution of any gains or losses.

The above literature reviews also reveal how significant attention has been given to identifying, describing and measuring the *benefits* of housing collectivism. However, negative outcomes or individualised costs have received far less attention. This is a major gap in knowledge. If balanced assessments are to be made about the potential of housing collectivism, to remedy current housing problems, then greater evidence is required on the negative outcomes such models create.

Furthermore, in identifying certain costs and benefits complex patterns and interconnections start to become apparent. For example, participation in the development and management of collectives offers the potential for individuals to become empowered or to self-realise, but also create costs in time, energy or stress. Analytical approaches are required which can capture these connections and trade-offs and explain how they are experienced.

Whilst the various costs and benefits of housing collectivism have been identified, there are few insights into how these outcomes are shaped by the form and function of a collective. What becomes apparent is a crucial attribution issue, and a lack of causal models which explain *why* certain patterns have emerged in the perceived benefits and costs of collectivism. This is a significant gap in knowledge, and the lack of attributional analysis weakens the claims to certain benefits, since the causes of them may be external to the collective (Satsangi and Clapham, 1990). Hence, any analysis of benefits and costs should seek to establish the connections between these outcomes and the form and functions of the housing collectives concerned.

3.3. Conclusions from the literature

A wide and diverse literature reveals factors that shape the development of housing collectives. What is missing from the literature is a more holistic view, which shows how these factors overlap and conjoin to create complex conditions. Constraints and enablements are woven into the conditions in which housing collectives develop, and the external bodies which can affect their development. Constraints and enablements are also manifest in the internal

aspects of collectives, in terms of their resources, member capacities and actions, processes for co-ordination and systems of governance. What is required is a deeper understanding of how these factors conjoin to create different development pathways for different collectives. The study's first research question directs attention to this gap in knowledge;

What factors have constrained and enabled the development of housing collectives?

There are also identifiable gaps in knowledge regarding the benefits and costs of housing collectivism, as experienced by individual members and residents. There is scope for an empirically-grounded view of the benefits and costs of this activity from the perspective of those involved. The benefits and costs of collectivism, for those engaged in this activity, are not received in isolation from one another but as a unified and integrated experience. Such individuals must weigh those benefits and costs to determine whether this model is meeting their needs, and the needs of others. Residents and members are, in essence, making trade-off decisions about their continued involvement, and an understanding of how such decisions are processed and rationalised is currently missing from the literature.

To present the perceived benefits and costs of collectivism, from the perspective of those involved is, however, merely a first step. If a substantial contribution is to be made to this field, the study must address an often cited gap in knowledge, which relates to how perceived benefits and costs are connected to the forms and functions of collectives. Scholars such as Rowlands (2009) have noted the significance of this issue;

‘...gaps remain, critically around...The contribution of mutualism and co-operation to the benefits witnessed in these organisations. It is critical to understand how these values influence day-to-day activity, process and relationships’. (Rowlands, 2009, p.vi).

This study therefore prioritises causal concerns through its second research question;

What are the perceived benefits and costs of housing collectivism for members and residents, and to what extent are these attributable to the form and function of the collectives?

Both research questions direct attention to the processes, entities and relationships which *cause* collectives to develop in certain ways, and on the *effects* of such collective endeavour on those involved. If any progress is to be made in addressing the identified gaps in knowledge, what will be required is a set of conceptual devices, ontological and epistemological positions, and analytical techniques and methods which help develop causal explanations. The next chapter puts in place some of these foundations in the form of an analytical framework, which is then supported by a fuller definition of the methods employed in the study.

Chapter Four: The Analytical Framework

4.1. Introduction

To meet the ambitious research objectives set out in the previous chapter, a framework of concepts and analytical tools was developed. This provided a structure which guided the methods of data collection, the processes of analysis, and the procedure for presenting findings. At the same time this positions the study in certain systems of thought and research traditions.

In the following section certain philosophical positions are discussed, showing how this study applies a realist interpretation of causation. On the basis of this, models of causal explanation are explored. Connections are then made to theories and methods for explaining causal processes as 'mechanisms', and how such ideas can be used to explore social phenomena. The chapter concludes with a summary of how this set of concepts will be used in the current study, and the need for a specific set of empirical methods and procedures.

4.2. Causation and realism

To understand if and how effects are attributable to certain causes, the nature of causation cannot be ignored. There is a diverse range of philosophical positions on the issue of causation, in terms of its ontological status and epistemic access to it. Some scholars have argued, as David Hume did, that human understanding of causation should be limited purely to subjective experience of regularities between events, or 'constant conjunctions' (Hume, [1748] 2000). Humeans, following this tradition, might suggest that it is not possible to observe causation in action, and that it is a human construct created by repeated observation of regularities between similar events. Alternatively, idealists might suggest that one's understanding of causation contains within it ideas that are not obtained from the senses, but are given a priori (Kant, 1998[1781]; De Pierris and Friedman, 2013). Hence, an understanding of causation should not be limited to what the human senses can observe or some derivative thereof. Working within a realist tradition, other scholars have

asserted metaphysically bolder positions, suggesting that the regularities which underpin the constant conjunction of events are the product of a mind-independent objective world (Bhaskar, 1998a; Chakravartty, 2005;). Within this external world objects have causal powers and liabilities which, in interaction, give rise to those regularities. Such a position entails both ontological commitments to an external world, and epistemic commitments about the extent to which knowledge of that objective world is possible. This is the essence of a realist position.

Such metaphysical disputes cannot be resolved here, but understanding these discussions has helped to develop an informed position on causation and what one can say about why events occur. Realists provide valuable models of causal explanation which articulate change based on interactions and relationships between entities organised in specific ways, and assert an ontology which explains collectively held powers and liabilities (Sayer, 1992). In exploring philosophies of causation, realism was seen to provide certain analytical tools to explore housing collectivism and the causal questions posed. This thesis therefore asserts and applies, through empirical methods, a realist understanding of causation.

This tradition has a particular resonance for those working on issues of housing collectivism, since this phenomenon is a product of both human agency and material, physical forms. Realist ontologies provide a way of understanding the relationship between subjective experience and an objective, external world. In simple terms, realists suggest that what is real is not equivalent to what can be known (Bhaskar, 2008[1975]; Sayer, 1992). This avoids the 'epistemic fallacy', whereby;

'...statements about being can be reduced to or analysed in terms of statements about knowledge; i.e. that ontological questions can always be transposed into epistemological terms' (Bhaskhar, 1998a, p.27).

Why should past, present and future events be exhausted only by knowledge of them? Instead, it might be suggested that what can be known is governed by something beyond human experience; the structure and composition of an external world. Experimentation, through the creation of closed systems and manipulation of objects within that system, requires a certain structure to the

world in order to give meaning and productivity to this activity. As Bhaskar puts it;

‘Science, then, is the systematic attempt to express in thought the structures and ways of acting of things that exist and act independently of thought’ (Bhaskar, 2008[1975], p.250).

Critical realists, such as Bhaskar and Outhwaite, wish to go further in positing a ‘complex ontology’ (Cloke et al, 1991, p.135). They suggest a view of reality as stratified, positing the existence of different domains beyond what can be observed. Causation, under such a model, is explained in terms of ‘generative mechanisms’, or the combined activation (or not) of the multiple powers, liabilities and tendencies of objects.

In arguing that there is an objective world beyond subjective experience, it is also critical to stress that any understanding of this objective world is conceptually mediated. All knowledge is fallible, though there are some tools which can limit that fallibility (Danermark et al, 2002). In researching social phenomena, one cannot create the experimental conditions that can be established in the natural sciences. It is hard to ‘close’ the social world in order to understand the myriad of variables and causes of phenomena, in part, because of hermeneutic and double hermeneutic processes (Giddens, 1987). Subjects of social science are not passive, and through action and learning they adapt their subsequent behaviours. Hence, realists tend to treat social reality as an open system, where you cannot ‘control for extraneous variables’, but only try to understand how things work as ‘tendencies’ (Archer, 1998, p.190). Crucially for the purposes of this study, this has allowed for the importance of the human construction of knowledge, in shaping what those within collectives do and how they do it.

Abstraction plays a key role in realist enquiry, and has done in this study. Abstract theory seeks to understand the necessary power and liabilities of things, by taking a ‘one-sided’ view of a phenomenon (Sayer, 2010, p.59). For the purposes of this study, that has meant isolating and theorising about the powers and liabilities of individuals, collectives and other related entities. Realists argue that this abstraction must be made on the basis of empirical

research, in order to understand the conditions upon which powers and liabilities are activated. In Sayer's own words;

'...the understanding of concrete events and objects requires a double movement; concrete-abstract, abstract concrete. At the outset our concepts of concrete objects are likely to be superficial or chaotic. In order to understand their diverse determinations we must first abstract them systematically. When each of the abstracted aspects have been examined, it is possible to combine the abstractions so as to form concepts which grasp the concreteness of their objects' (Sayer, in Cloke et al, 1991, p.148).

Marxist scholars, such as Harvey (1987), argue that under such models our reality collapses into a 'mass of contingencies' at the level of the particular case or location (Harvey, 1987, p.373), and that no general theories can be established or applied. Accounting for Harvey's criticisms, this study has sought to identifying causal processes which appear across disparate contexts and time-periods, and provide theoretical insights which have general application. Patterns, therefore, can be found in the 'mass of contingencies'.

This study has stopped short of a commitment to critical realist ideas, and works within a broad realist tradition. In developing the analytical framework outlined in this chapter, the many objections to critical realism have been explored, notably in reference to the bold and complicated ontology it presents (Steele, 2005), but also its approach to justifying movements from statements of fact to statements of value (Hammersley, 2009). Perhaps more pertinently for the current study, critical realism has also been critiqued for its lack of methodological guidance and underpinning (Harré, 2009; Allen, 1983). The philosophical position developed in this thesis draws on certain ideas from critical realism, but aligns more squarely with the realism of Andrew Sayer (1992). Sayer provides us with some of the conceptual devices needed to help move from philosophical ideas of causation, to methodological and analytical approaches to understanding causal processes.

4.3. Causal explanation

The alignment with Sayer's work came after considering other approaches to causal explanation. The deductive-nomological tradition (Woodward, 2014), suggests that only covering laws equate to causal explanations; that only by reference to laws or general propositions which assert a correlation between the

types of events in question is a causal explanation offered. In addressing the research questions of this thesis an approach could have been taken more closely aligned with this tradition. It may have sought law-like rules governing the effects of certain constraints and enablements, or the creation of certain costs and benefits.

Granger causality (Granger, 1969) provides such a mode of inference using predictive models. These are based on the theory that causes always temporally precede effects, and that causes carry information about their future effects, giving predictions the capacity to reveal causal relationships. Applying these models in the current study could have highlighted associations between certain causes and effects, and sought predictive models of how the presence of certain constraints leads to patterns in collective developments. However, a weakness of such models is that prediction alone provides little insight into the processes of change, or the nature of the causation taking place (Diebold, 2001).

Adoption of such approaches would have limited the potential to answer this study's research questions. Understanding how constraints and enablements *operate*, and the *processes* through which certain benefits and costs are attributable to collective form and function, requires a different approach. Preference was given to models of causal explanation which established the 'cogs and wheels' (Hedstrom & Ylikoski, 2010, p.50) of the development of collectives, and how they give rise to certain outcomes.

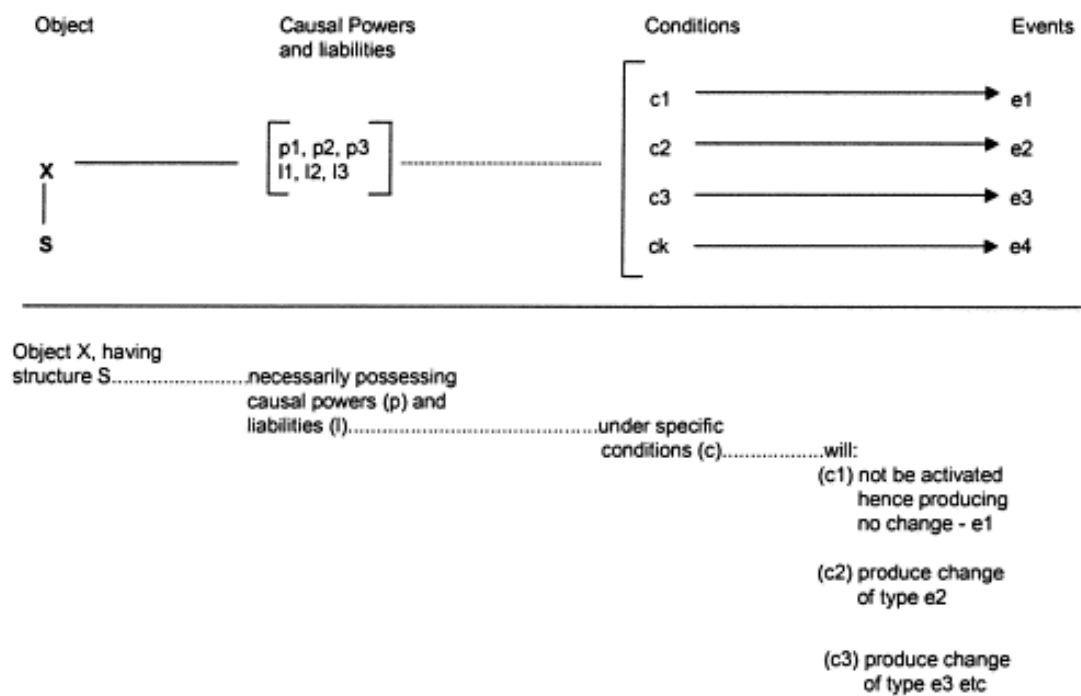
Building on the work of Harré and Madden (1975) and Bhaskar, (2008[1975]), Sayer outlines a model of causation, and causal explanation, which is premised on understanding the interaction of objects that have specific causal powers and liabilities. The following sub-section looks at these ideas in more depth, and relates them to the current study.

Describing how change should be understood, Sayer argues;

'...causality concerns not a relationship between discrete events ('cause' and 'effect'), but the 'causal powers' or 'liabilities' of objects or relations, or more generally their 'ways-of-acting' or mechanisms...a causal claim is not about a regularity...but about what an object is like and what it can do' (Sayer, 1992, p.104-105).

Objects possessing a certain internal structure hold a variety of powers and liabilities which are enacted when conditions allow. These conditions are constituted by the 'presence and configuration' of other 'objects, these having their own causal powers and liabilities' (Sayer, 2010, p.73). To depict this, Sayer presents a model of causal explanation;

Figure 1: The structure of causal explanation



Source: Sayer, 1992, p.109.

To explain this model in practice, a preliminary application might be made to the phenomena studied here. An individual resident or member within a collective (composed as they are of certain biological and cognitive structures) possesses certain causal powers and liabilities. The presence of other members and residents or external entities, each having their own powers and liabilities, provide the conditions which govern the activation of the individual's powers and liabilities. To take a practical example, one could look at a basic task in the development of collectives; the preparation of information about the collective to disseminate to others. A member of the collective might have the potential power to write information, due to their competent use of English language, ability to write/type and so forth. However, other individuals in the collective might also have that power and, given the nature of collective endeavour,

producing such information is likely to be a joint enterprise. The final information and process of dissemination will be the output of the interactions of different individuals with varying powers and liabilities. Using this small collective task as an example, a sense of the complexity of causal explanation is seen. This requires a means of simplification, an issue that is returned to in section four and five.

Sayer is providing a basic structure for understanding how events occur, and what causes them, which goes beyond mere suggestions of regularities in events. What he advocates is an explanation of change that is based on mechanisms that give rise to that change. In certain physical change processes, such as the corrosion of metal, the 'mechanism' which gives rise to corrosion is known and well understood. However;

'In some cases, such as that of gravity or the connection between a person's intentions and actions, we know little about the mechanisms involved...What we would like...is a knowledge of how the process works. Merely knowing that 'C' generally has been followed by 'E' is not enough, we want to understand the continuous process by which 'C' caused 'E'. (Sayer, 1992, p.107).

Given the causal orientation of the research questions in this study, this is critical. What has been required is a set of techniques which '...make visible how the participating entities and their properties, activities, and relations produce the effect of interest' (Hedström and Ylikoski, 2010, p.51). The meaning of the term 'mechanism' therefore becomes clear. Akin to identifying the cogs and wheels which make a clock run to time, a mechanism-based explanation reveals the workings of component parts in a change process.

To understand what is causing something requires unpicking those factors which are decisive in changing events. This means asking 'what if' questions about a phenomenon to establish what is central to change and what is not (Hedström and Ylikoski, 2010; Woodward, 2002). For instance, in thinking about the development of a housing collective, one might compare the consequences of it losing a member of the group and becoming bankrupt. Losing a member might create no major change in the collective's development, but becoming bankrupt probably would. This type of counter-factual questioning has provided valuable tools to help focus in on decisive causal factors in collectives, helping

direct data collection, and prioritise certain events and processes for deeper scrutiny.

A collective may have properties which cannot be explained through reference to their constituent parts. In the same way that the act of thinking is not an aggregate function of each brain cells capacity to think (Harré, 1993), so too a collective's power to house its members cannot be explained purely in reference to individual capacities or resources. It might be suggested that a collective's power to represent its members, to other organisations, is qualitatively different to representations made by a disorganised group of individuals. Furthermore, it might be suggested that such collective properties are retained only so long as internal relations are maintained. As Harré notes;

‘...at least one of the relations in which the elements of the collective stand should be invariant under a wide range of transformations’ (Harré, 1993, p.93)

When this thinking is applied to collectivism in housing projects, it might be suggested that a collective's form, (being a non-profit, collectively owned entity) and the beliefs and practices this gives rise to, set the basis for durable internal relations between members. It is these things (if invariant under transformation) which can create certain collective level properties.

This has directed the research to studying the development and performance of housing collectivism at two strata; the individual level and the collective level, where different properties, powers and liabilities may reside.

4.4. Causal mechanisms

The basic premise of understanding change in mechanistic terms has been introduced. The next challenge to understand what is meant by the term ‘causal mechanism’, and how this elucidates the understanding of collectivism.

One might pose a variety of searching questions in regard to the idea of causal mechanisms; what exactly is a mechanism under the above conceptions? Is it a real process, an event, or merely an intellectual construct to explain those events? Is a mechanism observable, and if not, how should it be identified or posited?

Various scholars, from a variety of scientific fields, have sought to provide a clear definition of a causal mechanism (Machamer et al., 2000; Woodward, 2002), and specifically as a means to understand social change (Bunge, 2004; Elster, 1989b; Hedström and Swedberg, 1998; Hedström and Ylikoski, 2010). Such definitions follow a general pattern, describing mechanisms as a function of objects which are organised in a certain form or structure, undertaking certain activities that produce regular changes. One particularly rich description of causal mechanisms is provided by Hedström and Ylikoski (2010);

‘Mechanisms consist of entities (with their properties) and the activities that these entities engage in, either by themselves or in concert with other entities. These activities bring about change, and the type of change brought about depends on the properties of the entities and how the entities are organized spatially and temporally’ (Hedström and Ylikoski, 2010, p.51)

Mechanisms can be taken to be mind-independent things, as Bhaskar suggests (2008). In this thesis, however, an arguably more conservative position has been adopted. It uses the term mechanism in a more representational sense, following Hernes:

‘A mechanism like a model is a stripped down picture of reality; it is an abstract representation that gives the logic of the process that could have produced the initial observation’ (Hernes, 1998, p.28)

This description is central to the current study and in the insights into housing collectivism which are offered. What has been sought is a set of ‘theoretical constructs that provide hypothetical links between observable events’ (Hedström and Swedberg, 1996, p.290).

The conceptualisation of mechanisms as models, rather than as ‘real’ things, is important because it acknowledges a limited epistemology. As noted above realists tend to adopt conservative epistemological positions which highlight the fallibility of human knowledge, and accept differences between thought objects and objects of thought. This does not mean that one should judge such work in purely in terms of its utility. What realist research, including the current study, should aim for is knowledge which is ‘practically adequate’ (Sayer, 1992, p.71):

‘...knowledge must generate expectations about the world and about the results of our actions which are actually realised...our theories should explain the situation under study by giving an account of what produced it

and not merely a way of deriving or calculating results' (Sayer, 1992, p.69-71).

Creating expectations about the world which are actually realised is an ambitious task. Exploring the development of long-run collective endeavours means accepting major causal complexity. As Lewis notes;

'Any particular event that we might wish to explain stands at the end of a long and complicated causal history...in the world as we know it the only question is whether they are infinite or merely enormous' (Lewis, 1986, p.214).

What my approach has sought to produce is 'stripped down' or truncated pictures of housing collectivism in practice; a model which does not purport to be a direct representation of reality, but is practically adequate in explaining events and unlocking the workings of the things that bring them about.

4.5. Social mechanisms

Providing examples of mechanism-based thinking in the social sciences is instructive at this point. This will help not only show the form that mechanism-based explanations take, but also situate the work in wider empirical tradition. The following section seeks to do this by presenting numerous examples and introducing related ideas from analytical sociology and the development of middle range theories (Merton, 1968).

Examples of sociological research which uses mechanism-based explanations are diverse and numerous (see Berkes, 1987; Hedström and Ylikoski, 2010; Hedström and Swedberg, 1998; Merton, 1968; White, 1970). For instance, Granovetter's (1978) threshold model explains how individual participation in collective action, is a response to the number of other members participating in that scenario. Each individual has a threshold of other participating members that must have joined before they are willing to participate. Differences in these individual thresholds create variations in the manifestations and scale of such participation (Granovetter, 1978).

In the urban studies literature, scholars have posited mechanism-based explanation of neighbourhood level change, via 'neighbourhood effects' (van Ham et al, 2012; Sampson et al, 2002). More specifically in the field of collective housing, Bengtsson (2001) has sought to identify 'social mechanisms behind

the sustenance...of collective action' in co-operative housing. Using empirical evidence from 26 Swedish housing estates, Bengtsson shows how collective action is 'institutionalised', through 'norms of local utilitarianism' (which leads tenants to think 'I take part if it is needed and I can contribute to the collective good'). Co-operation occurs as a result of these norms rather than, as rational choice theorists might suggest, from pure calculations of personal gain. Bengtsson's presentation of these mechanisms is interesting, as he grounds empirical evidence about co-operation in a range of broader collective action theories, which results in a more middle range theory about tenant co-operation.

What these examples show is how mechanism-based explanations reveal the causal connections between individual-level beliefs and actions, and the dynamics and outcomes of this at a collective-level. They are, either implicitly or explicitly, grounded in an understanding of the causal powers and liabilities of individuals and other resources, which in interaction, give rise to collective-level change. They prioritise an explanation of the cogs and wheels of a process; how the individual people and resources in social settings interact to create certain effects. These features of mechanism-based explanations were used to construct the mechanisms outlined in this study.

With a focus on social mechanisms, this study was guided toward a certain type of theorising associated with analytical sociology (Coleman, 1990). As Hedström and Swedberg note;

'...attention is called to an intermediary level of analysis in-between pure description...on the one hand, and universal social laws on the other...the essential aim of sociological theorizing should be to develop fine-grained middle-range theories that clearly explicate the social mechanisms' (Hedström and Swedberg, 1996, p.281).

This provided some direction to the current study; to develop simplified models, or mechanisms, which help us understand causal processes and pathways, not only in reference to individuals, but also in terms of collective behaviour and wider contingent conditions.

As Hedström and Ylikoski (2010, p.59) suggest, different types of mechanism might be explored; 'situational mechanisms' which explain how conditions and social structures affect an individual's beliefs; 'action-formation' mechanisms which link an individual's beliefs to the actions they undertake; and

'transformational mechanisms' which explain how individuals, in concert with one another and other resources, generate intended and unintended consequences (Hedström and Ylikoski, 2010, p.59).

4.6. *The application of the analytical framework*

The concepts and ideas above have provided some of the apparatus required to address this study's research questions. They have offered a means to explore the phenomena being studied, and to understand and conceptualise causal processes.

Answering the first research question in this study, has meant establishing the constraints and enablements acting on housing collectives in their development. The above set of concepts and ideas provided a framework for this, directing attention to the internal dynamics of collectives; the formation of beliefs of members and residents, their individual agency, and the products of collective action by multiple agents. They also highlighted the importance of relations with external bodies and conditions, which provide the contingent conditions, or structures, in which collectives develop. Through empirical research it was hoped that a simplified picture would emerge revealing causal processes explained in mechanistic terms.

In reference to the second research question, the objective was to identify the benefits and costs of such activity to the individuals involved, and to assess the extent to which these are attributable to collective forms and functions. The framework outlined above has provided the conceptual tools to explore and depict such causal links. Existing studies provided examples of how these mechanism-based explanations could be presented (Bengtsson, 2001), making connections between the costs and benefits experienced by individuals, and those at aggregate level or for the collective as a whole.

Major questions remained however about how, methodologically, such mechanism-based models could be developed. Such questions are the focus of the following chapter.

Chapter Five: Research methodology

5.1. Introduction

This chapter outlines the methodology of the study and provides a reflexive account of how the research was designed and conducted.

Firstly, I set out my position in this research and how my existing knowledge and relations shaped the focus and conduct of the study. Following this, the reasons for adopting a case study design are presented, with discussions regarding the role and development of theory, generalisation from cases and issues of case selection. The chapter then discusses and reflects on the research methods used and associated ethical considerations. This is followed by a discussion of the approach to data analysis, and the forms of inference used in addressing the research questions.

5.2. The position of the researcher

Realists assert that all human knowledge is fallible and mediated by concepts (Sayer, 1992), and as such can be affected by the assumptions, bias and flawed reasoning of the researcher(s) involved. Knowledge is situated (Rose, 1997) and the *position* of the researcher to the subject matter, and to research participants, is a key issue affecting a range of research tasks (McDowell, 1992; Mohammad, 2001; Valentine, 2002). Reflecting on my position in this field led to important considerations about how this might affect my 'encounters...choice of processes, and...interpretation of outcomes' (Foote and Bartell 2011 p. 46).

Prior to initiating this research, I had worked for several years in various housing organisations, and in the field of community development. Immediately prior to beginning this PhD I advised and supported, through a contract with the National CLT Network, newly formed CLTs, particularly those located in urban regeneration areas. One such CLT became a case study in this research, raising specific investigative and ethical considerations. This professional work was framed by previous academic research, including a single case study of a proposed CLT in Stoke-on-Trent.

This experience, alongside work as policy advisor on community development, explains my interest in housing projects run by, and for, members of a community. It also gave rise to certain opportunities and challenges. This existing knowledge set helped quickly establish the current knowledge base and identify gaps in knowledge about this activity. Furthermore, I was able to harness my relationships in this field to develop a wide sample of housing collectives for the empirical element of the study. The trade-off from this was that I entered the research with a set of pre-existing views, for instance, around the operations of such organisations, and the nature of member participation in them. I had witnessed, and promoted, the power of such participation, without having had the opportunity to unpick the difficulties and tensions from a removed position. Throughout the study I have had to consciously challenge my established views, developing a methodology that encouraged deep reflection and foregrounded themes with a strong evidential base. As will be discussed, the use triangulation processes and counterfactual reasoning has been critical to this.

The methodological considerations arising from my position are discussed throughout. Specific attention is given to my position in relation to case selection and in dealing with ethical challenges.

5.3. A case study design

The following section sets out the reasons for selecting a case study design, and provides reflections on important decisions made in the design process.

5.3.1. Applying a case study design

The research questions which emerged from the literature demanded that local contexts, processes and relationships were privileged, so that the conjunctions and combinations of development factors and outcomes could be understood. What was needed was a research design which provided both insights into the internal actions and processes of collectives, but also the influence of external stimuli. Drawing on the guidance of Miles and Huberman, it became clear that the priority was:

‘...rich descriptions and explanations of processes in identifiable local contexts...[to] preserve chronological flow, see precisely which events led

to which consequences, and derive fruitful explanations (Miles and Huberman, 1994, p.1).

Research training as part of the PhD highlighted the value of case study research in seeing the 'holistic' quality of events (Yin, 2003, p.2), and this approach was explored through the work of various methodologists (Flyvbjerg, 2006; Gerring, 2007; Stake, 1995; Yin, 2009).

Alongside these investigations, other research designs were studied. Action research appeared to offer potential insights into the practices and contexts of collectives (Lewin and Greenwood, 1998), but given my position in the field greater distance, not closer involvement, was desired. Longitudinal approaches were also considered, as repeated cycles of fieldwork could have revealed the changing conditions or forms of agency shaping the development of collectives. However, practical issues relating to timescales became apparent.

Other research designs were considered, including those involving quantitative methods, highlighting a set of critical methodological choices faced. Should I prioritise either external validity (the generalisability of findings to a population) or internal validity (the validity of the causal relationship identified within a case)? If one is interested in causal processes or attribution, internal validity becomes the primary goal;

'...often, though not invariably, it is easier to establish the veracity of a causal relationship pertaining to a single case...than for a larger set of cases' (Gerring, 2007, p.43).

Researching a large number of cases, or making large numbers of observations to enumerate causes and effects, would have come at the cost of understanding and depicting the complex flow of events and quality of the phenomena studied. Narrative forms held the potential to convey the richness of human actions and interactions, in shaping the development of collectives in their complex and differentiated contexts. This explains why quantitative methods of causal inference were not selected. Such models of inference often seek to quantify the variation in effects from identified (or assigned) variations in causes (Rubin and John, 2011). However, quantified variation would not have yielded sufficient data about the *processes* affecting a collective's development; a central component of the study's research questions.

Furthermore, quantified, or monetised, approaches to cost-benefit analysis (CBA) were not adopted. CBA generally seeks to assess the financial value of investments, monetising the benefits flowing from this (Boardman et al, 2006). Whilst attempts have been made to adjust this to social settings (in the form of social cost-benefit analysis), problems with this approach have been well-documented, particularly in how the method drives a focus on those impacts that are measurable in economic terms, and the assumption that all value can be equally quantified in this form (Hanley and Spash, 1993; Vatn, 2000; NEF, 2013). Social Return on Investment (SROI) models have sought to address some of these problems, seeking to capture outcomes such as those on human wellbeing (NEF. 2013). Yet SROI still asserts the need to standardise costs and benefits in monetised form. Furthermore, it can miss or underestimate the complexity of the causal claims upon which it is based (Yates and Marra, 2016). This study's research questions focus attention on the experiences of individuals within collectives, and the literature in this field points to complex psychological outcomes arising from collectivism, which do not lend themselves to economic appraisal. Furthermore, with a focus on trying to understand causal processes, some of the issues noted above regarding SROI suggest this was not appropriate. A decision was made to develop a qualitative cost-benefit approach (Stevens et al, 2008; van den Bergh, 2004). Accepting this decision would affect the scope for standardisation and comparison of costs and benefits across cases, it has provided a means to deeply engage with causal processes, and interpret complex psychological responses by individuals involved in the collectives.

Thought was given to how a case study design could support this form of qualitative, causal enquiry, and in developing the research design I drew heavily on the work of Gerring (2007). Gerring defines case study research as:

'...an intensive study of a single unit or a small number of units (the cases), for the purpose of understanding a larger class of similar units (a population of cases)' (Gerring, 2007, p.37).

Given the research questions of this study, allowing for immersion in the complexities of the particular was seen as critical. As Yin suggests, case studies enable the researcher to 'investigate a contemporary phenomenon within its real-life context', relying on 'multiple sources of evidence, with data

needing to converge in a triangulating fashion' (Yin, 2009, p.18). From these ideas a model of research started to emerge, utilising case study designs to bridge across collectives and their contexts, and as a way to explore change over time, and the processes shaping this (George and Bennett, 2005).

In designing a case study approach the first task was to define the unit of analysis. This was relatively straightforward, with single housing collectives, as legally constituted bodies, being that unit of analysis. The definition of a housing collective, presented in chapter two, set the parameters of those cases.

In focusing on particular cases there was a risk that the deeper structural components of society would be missed, so that only the epiphenomena of these structures were explored. However, it was also accepted that the reverse claim could be made of structural analysis, which could fail to articulate in sufficient detail the realisation of such structures in the concrete world. In defence of the case study approach, one of the most celebrated examples of this mode of enquiry (Foote-Whyte, 1943) provided a powerful insight into social structure, making general assertions about social structuring from an investigation of one U.S. neighbourhood. In exploring constraint and enablement of particular collectives, the causal influence of, for instance, government policy or wider social norms became apparent. In exploring the costs and benefits that members and residents derive from housing collectives, new insights were derived into how these were shaped not only by collective processes, but also the wider socio-economic setting, since the case study approach facilitated an analysis of contextual conditions.

One danger of case study research, and a repeated criticism of it, is that it does not offer ways to prevent the verification of a researcher's ideas or theory. As Diamond suggests, case study designs lack the mechanisms of quantitative research to 'curb one's tendency to stamp pre-existing interpretations on the data' (Flyvbjerg, 2006, p.234). This was important for the current study, given my experience and position in the field. Whilst scholars such as Geertz (1995) suggest that the field exerts a 'powerful disciplinary force; assertive, demanding, even coercive', it might be suggested that my position in this field opened up the possibility of unchallenged verification of my existing views. One way of mitigating this has been to develop procedures that foreground the evidence

collected, even if they are counter to intuitions or existing views. These are processes which enabled the field to exert a 'disciplinary force' on the data collection and analysis process.

The methodology set out here has been devised in reference to four quality measures devised by Yin (2009, p.40-45). This study has sought to assure *construct validity* by using a number of concepts which have a rich provenance in the literature related to social theory and housing collectivism. It sets out clear definitions of the key concepts being used, for instance, the definition of housing collectivism in chapter two, or precise definitions of costs and benefits.

The study has also sought to maximise *internal validity*, or the explication of causal processes. This study uses the case study design to support a process of particularisation that focuses on causal relationships within and across cases (Gerring, 2007). As will be seen, the study blends description of events and relationships with an analytical procedure targeting key causal mechanisms.

The case study design asserts an approach to *external validity* to delineate the 'domain to which a study's findings can be generalised' (Yin, 2003, p.40). External validity is maximised by providing a clear view of the population and nature of housing collectives to which the theories developed might extend. This is through a process of 'analytic generalisation' (Yin, 2009, p.15), whereby empirical evidence is used to generalise to new theory, rather than to a population of cases.

Finally, approaches have been taken to assure *reliability* of the findings. Certain procedural conventions have been used, as advocated by Yin, to provide clear documentation of the conduct of the study through a 'case study protocol' and compiling the evidence gathered available in a 'case study database' (Yin, 2009).

5.3.2. *Theory, hypotheses and generalisation*

In general terms, 'theory' is 'an idea or set of ideas that is intended to explain facts or events' (Merriam-Webster, 2016). The approach to the use and development of theory in this study is heavily guided by Gerring (2007). Rather than using case studies for theory testing, Gerring highlights the value of such

designs for theory development, encouraging reasoning processes other than deduction. Case studies, it is argued, can help generate new theories about either the causes or effects within cases (George and Bennett, 2005). Gerring conceptualises different case studies as either those which theorise about causes (X-centered studies) or those theorising about effects (Y-centered studies). In practice, Gerring notes;

'...the real world of social science reveals that few studies are innocently Y or X-centered...In most circumstances the researcher is well advised to strive for a more fully elaborated hypothesis, one that encompasses both sides of the causal equation' (Gerring, 2007, p.72).

This approach has been applied to the current study, with its two research questions reflecting both sides of the causal equation; the *causes* of constraint and enablement of collective development (Xs), and the *effects* of collective endeavour in terms of the perceived benefits and costs to members and residents (Ys).

The merit of such research questions, as encompassing 'both sides of the causal equation', is that the insights derived on one side deepen the understanding on the other. Identifying and exploring the costs incurred by those within the collectives, for instance in terms of their participation, would help deepen knowledge of certain constraints.

Following reviews of literature relating to collective action problems, 'generative questions' emerged, which are defined by Strauss (1987, p.22) as those that 'stimulate lines of investigation...lead to hypotheses, useful comparisons, [and] the collection of certain class of data'. Hence as generative questions have emerged from reading the varied literature, this has shaped the direction of data collection, which in turn has led to further theoretical refinement. In the course of this study, theory has shaped the focus of the data collection, and data collection has refined and refocused any theorising.

A separate concern is the extent of generalisation possible from this research. The product of this research is not a form of statistical generalisation which extends conclusions from samples to populations (Yin, 2009; Gerring, 2007; Flyvbjerg, 2006). As Yin suggests, case studies provide 'analytic generalisations', whereby theories are posited which support inferences to be

made about the population which the cases belong. Flyvbjerg (2006, p.225) demonstrates this form of generalisation in reference to Galileo's theorising on the velocity of falling objects. Showing that a feather and a piece of lead fall at the same speed in a vacuum, Galileo was using two cases (vastly different in weight) to articulate the theory that weight is not related to falling velocity. Hence, careful selection of cases can provide the evidence to develop a new persuasive theory of general relevance. This evidence does not require statistical treatment in order to be accepted as generally applicable.

Hence, the current study sought to develop theories which explain and simplify causal processes in the cases, but which can also be used to explain similar processes taking place in a wider set of cases which share similar characteristics.

5.3.3. Case selection

The selection of cases heavily influences the kinds of conclusions that can be drawn from such research, and the type of theorising that is advisable (Geddes, 2003). Driving decisions about case selection in this study has been the methodological work of Gerring (2007) and Yin (2009). Gerring suggests, in asserting the value of case research for understanding causal processes, that case selection should seek diversity in cause and effect in the phenomena of study. In selecting cases, researchers might try to encompass 'the full range of variation' in the causes of the phenomena studied, and its effects (Gerring, 2007, p.100). The implications of this for the current study are discussed below, but in practice this would suggest seeking variation in what shapes the development of housing collectives, and the varying effects they may have on different audiences, physical spaces and so on. Before exploring this issue in more depth, however, it is important to chart the study's early efforts to understand the population of cases from which those selected would be drawn.

Building a picture of the case population

In the early stages of this research, efforts were made to explore the broad characteristics of organisations collectively owning and using land and housing in England. Three parameters were used to delineate this population; the legal form of property ownership, specifically those which allow current or prospective

assets to be collectively owned; the nature of the assets held, focusing specifically on organisations owning land, housing or a combination of the two; and the legal and operational forms of organisations, targeting those that ensure some degree of control by residents. These loose parameters helped identify subtleties and complexities in isolating collectives from other housing organisations, such as housing associations. It became apparent that it can be hard to distinguish between different organisations at the margins of each of these parameters. Using data from various sources (for instance, Co-operatives UK, 2013; National CLT Network (UK), 2013; Self-help-housing.org, 2013; UK Co-housing Network, 2013) it was possible to approximate the number of organisations collectively owning and using land and housing, with that estimate being around 1000. Recent studies, albeit using differing definitions of this activity, suggest that this estimate was relatively accurate (Heywood, 2016; CCH, 2016). This exploratory work, in conjunction with relevant literature reviews, helped develop and refine the final definition of a 'housing collective' presented in chapter two. Hence, exploring the population not only assisted in case selection, but in achieving some greater definitional clarity.

Maximising diversity: key decisions

Having drawn lessons about this broad population, I started to develop a process for selecting cases for intensive study. As noted above, there are strong rationales for choosing cases in terms of the variation in both their causes and effects. Early efforts to describe what diverse causes and effects would look like, in terms of the development and outcomes of housing collectives, highlighted some potential challenges. Firstly, achieving a 'full range of variation' in this field is demanding, if not impossible. These are often long running, multi-faced organisations, operating in complex social, economic and political environments, and therefore capturing the extent of variation would be difficult.

Furthermore, the demands of variation had to be balanced against the resources available for this study. To achieve a degree of variation would inherently require a multiple case design, but anticipating a certain level of data collection for each case, only a small number of cases could be studied. On the basis of these resource constraints, the wish to undertake cross-case analysis,

and the desire to maximise diversity along certain criteria, the decision was taken to build the research around three cases.

Diversity of cause could be maximised by selecting cases with, for instance, different governance and legal models, internal capacities and resources, and those working in different social, economic and legal contexts. This might help understand why a case developed in the way it did. However, on the other side of the causal equation, selecting cases with diverse effects would have meant including both collectives that had sustained collectivism and those that had not. Practical problems were foreseen in identifying and studying cases of abandoned, failing, or short-lived collectivism, notably in relation to the extent of empirical data that would be accessible or available for such organisations.

Despite these problems, the importance of these considerations was acknowledged. A middle-way was devised. Certain cases were selected which represented long term, sustained housing collectivism, but these were supplemented by a case at an embryonic stage of its development. The latter case provided insights into collectivism which were highly contingent and uncertain, so their development and realisation of outcomes could be seen in 'real-time'. This helped to create a contemporary set of data to sit alongside more historic data from the long running cases. During the fieldwork, a change in local conditions allowed this embryonic collective to take full ownership of a small number of houses, and move to a more sustainable position. Hence, the causes of unsustainable collectivism were not captured, and this is a point of major reflection in Chapter 11.

In the search for increased diversity, I explored the inclusion of non-English cases, which it was hoped would bring into sharper focus the variation in local and national contexts and conditions. A study of only English collectives might have missed the sheer power of the national context, for example, the cultural factors shaping member actions, legal rules particular to that jurisdiction, or variations in funding or policy regimes. Therefore, to see the power of the national context, an international case would provide a lens to bring this into focus. Cases in different contexts were considered, acknowledging that such a case selection strategy may affect the extent and quality of any generalisations. The decision was taken to identify a case from a context with a housing system

similar to that seen in England, but with sufficient differences to offer some diversity in contextual factors. What was being sought was an alternative context where the housing system was of a similar 'type' (Kemeny and Lowe, 1998, p.170). In practice, this meant identifying collectives in countries with similar legal forms and governance models for collective housing, where there was a mixed housing economy, and where housing collectivism was an established form of provision. As discussed below, this eventually led to the selection a Canadian case, deemed appropriate in light of the similarities between the housing systems of England and Canada.

Reflecting on these decisions, the impact of the Canadian case on this research was significant, since this case became a vital lens through which to see the English cases. Had I selected a case from a national context which was highly restrictive of such collectivism, the findings may have been very different. What the Canadian case helped to do, however, was reveal constraining and enabling contextual factors which can affect a collective's development, but which are not present in England.

To identify the international case study I explored housing collectivism in North America. As some of the literature in chapter two suggests, there is a history of this type of housing activity here, with longstanding collectives operating non-profit making legal models, within largely privately-owned housing markets. Governments in both the United States and Canada have provided at least some policy and funding stimulus for collective housing projects.

Studying cases from different countries has meant engaging with the methodological literature relating to comparative research. In the housing field this is substantial, and highlights the different drivers of housing systems in different countries. Kemeny and Lowe (1998), for instance, argue that national contexts and housing systems are neither incomparable nor unilinear; they are neither incommensurable nor follow standard developmental paths. However, 'typologies of housing systems' can be developed, which highlight similarities in 'cultural, ideological, political dominance' (Kemeny and Lowe, 1998, p.161). Stephens asserts that using 'conceptual equivalence' (Pickvance, 2001) in developing broad typologies across nations is not sufficient. What should be

sought is an understanding of the uniqueness of housing systems and their context:

‘...that housing policies operate within housing systems and housing systems in turn interact with wider social and economic structures. In other words, it needs to identify the dynamic between policy and institutions including the market; and the interaction between the housing system and wider socio-economic institutions such as the labour market’ (Stephens, 2011, p. 353).

This study takes the work of Stephens (2011) and Kemeny and Lowe (1998) to show that comparative work requires contextual sensitivity. Whilst this study is not a strict comparative exercise, in engaging deeply with contextual factors, it refrains from general assertions about how certain practices or policies are unilateral or can be transferred across different national contexts.

Using a non-English case has had implications for the inferences that the study could make. For instance, the Canadian case would come to reveal the importance of property and company law to the development of asset owning collectives. However, due to differences between English and Canadian law, insights into the specific legal form developed in the latter case cannot be directly applied to English contexts. Despite this, patterns across the cases show a tendency in all the collectives studied to work creatively within existing legal and legislative parameters to develop new collective forms. Hence, generalisation about practices can be made, even if generalisations about legal innovations cannot.

Case selection: from principles to process

Such thinking set a platform for the practical task of identifying, filtering and shortlisting potential cases for study. At this stage, a refined definition of a ‘housing collective’ had been created, and this was operationalised in the criteria for case selection. The definition led to criteria which sought differences in legal and governance arrangements, geographical scales and remits, and identifiable costs and benefits for specified groups being foregrounded. The criteria which emerged were as follows:

1. Organisations adopting a range of legal and operational models

2. Organisations operating in different geographic, social and economic contexts
3. Organisations of different sizes and with varying geographical remits
4. Organisations at different stages of development
5. Organisations generating different costs and benefits for residents and members

Using various sources (Co-operatives UK, 2013; CLT Network, 2013; Self-help-housing.org, 2013; Co-housing Network, 2013) I created a long-list of possible cases which met these criteria, and within which there was significant variation. For instance, I tried to identify collectives with big and small housing stocks, operating varying legal models, and situated in varied social and economic conditions. This long list of cases was narrowed to a list of 24 cases, which it was felt provided diversity on the criteria being used. This was undoubtedly a creative rather procedural effort, whereby searches were used to identify cases with certain characteristics. It should be acknowledged that no list of cases could fully encompass all the variation across current housing collectives. My desire was to maximise that where possible.

The sample of non-English cases was identified through different sources (BSHF, 2013; National CLT Network (US), 2013; NAHC, 2013; CHFC, 2013). The resources provided through BSHF's World Habitat Awards were particularly helpful, given the detailed information from over 20 years of the awards. Key word searches were used to identify potential collectives, before deeper desk research was performed on five cases within BSHF's database.

Having identified 24 English and five non-English cases, more practical questions came to the fore; in which cases would it be possible to negotiate access? How would the location of the cases affect the quantity of data that could be gathered? And how would this affect the resources available for the research? Furthermore, practical considerations were explored in terms of the ethical implications of various case selections, and how my position in this field might affect relations with participants in each case. The English and non-English samples were ordered on the basis of these practical considerations, and considerations regarding variation and diversity. The first two English cases were prioritised, along with the first case from the non-English list.

Each of these cases was contacted via email, with documentation provided which explained the study, what was required of the organisation in the research, and the approach to a range of ethical issues. In each case, my contact in the collective sought approval to participate via their Board. All three organisations prioritised for inclusion agreed to take part in the research, these being the Milton Park Community (CMP), Walterton and Elgin Community Homes (WECH), and Granby 4 Streets CLT (henceforth Granby CLT). A detailed description of the form and development of these cases is provided in chapter six, but in terms of how the cases met the sampling criteria and provided diversity along each criterion, table three below summarises this.

The challenge in capturing the variation in this phenomena through a small number cases became clear throughout the process. This powerfully reveals the tension between intensive case study work in a limited number of cases, and the desire to maximise diversity among those studied. Having a less prescriptive criteria would no doubt have made this easier, and one might consider a study where more cases were included, at the cost of the intensity of data collection. However, the questions posed in the research have necessitated a focus on internal validity, or the 'veracity of a causal relationship pertaining to a single case' (Gerring, 2007, p.43). The extent of variation expressed within cases is perhaps the price to be paid.

Table 3: The cases selected and summary information related to the selection criteria

	Legal and operational model	Social, economic and environmental setting	Size and geographical remit	Stage of development	Initial evidence of costs and benefits for residents and members
Milton Park (CMP)	A federation of housing co-operatives and other non-profit organisations, within a condominium structure. The co-operative housing is owned by resident members, and the condominium is owned by each co-operative and OSBL as a 'co-owner'.	Operating in central Montreal. An area of large townhouses, and very close to the city centre, bordering the financial district. Historically deprived but now more affluent. A mix of Anglophone and Francophone populations.	Comprising 146 residential buildings, several commercial properties and common spaces across six blocks.	A long period of gestation through the 1960s/70s. The housing co-operatives were constituted between the late 1970s and mid-1980s.	There is evidence of varied costs and benefits arising from the highly participative model and location on prime real-estate.
Walterton and Elgin Community Homes (WECH)	An Industrial Provident Society (now Community Benefit Society) but also a registered housing association / provider of social housing. The collective is owned by its members / shareholders, which does include non-residents. However, the Board composition ensures a majority of seats for residents.	Operating in central London. An area with relatively high levels of deprivation. Housing is a mix of terraced properties and newer, denser developments.	WECH owns 640 homes, containing 500 tenants and 150 leaseholders. It covers two estates, but no geographical remit is stated in their constitution.	Constituted as WECH in 1988.	There is evidence of costs and benefits relating to the location. Academic studies explore health and well-being benefits.

Granby 4 Streets CLT (Granby CLT)	An Industrial Provident Society (now Community Benefit Society), defined in its constitution as a CLT. The collective is owned by its members / shareholders, which includes non-residents. The Board contains a third of seats for each of the following groups; CLT residents, members of the wider community and stakeholders.	A deprived area, in a relatively deprived city. Housing is largely Victorian terraced properties. A diverse population and history of receiving new migrants to the city.	The CLT owns 10 properties, but operates across the L8 postcode of Liverpool.	Constituted as a CLT in 2011.	There is little evidence of costs or benefits in light of the early stage of their development.
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One outcome of selection was that, whilst various aspects of their context are diverse, each collective is located in a major city. Whilst not a criterion for selection, each collective's urban location was an outcome of the selection process. Literature in the field of housing collectivism suggests that urban environments provide qualitatively different conditions for such activity (CFS, 2008; The Young Foundation, 2011). Guidance on the development of urban CLTs, for instance, hints at the different 'resources, risks and accountability arrangements' present in urban environments (CFS, 2008, p.3), though little more differentiation than this is given. In practice, studying collectives in urban areas has meant accepting a common geography, and has required a certain reticence about generalising to more rural contexts. This issue is discussed further in chapter eleven.

5.4. Data collection

The methods employed in collecting the empirical data for this study have been guided by Yin's three principles of data collection (2009, pp.114-123), which relate to; the use and triangulation of multiple data sources; the procedures for storage, organisation and transparency of data; and, specifying the 'chain of evidence' from research questions to data collection, through to the conclusions made.

5.4.1. An ethical approach to the research

In securing ethical approval for this study, a variety of ethical issues were anticipated and plans devised to mitigate these. A principle of non-maleficence was applied in designing and implementing the research, which led to certain decisions being made in reference to the data collection and presentation of findings.

Specific ethical issues were considered given my previous professional work in this field. For example, some of the observations required attendance at the collective's meetings. Given my past professional work there was a temptation to participate in discussions about technical and operational matters. This would have entailed going beyond "doing no harm" toward active beneficence. The temptation was most pronounced in the two UK

cases, where my experience of funding and support programmes was most extensive. Such participation could have radically affected relations in each case, so I consciously restricted any advice or guidance to simple signposting to relevant resources, networks or contacts. I remained disciplined in restricting my role to being largely an observer, and sought good practice guidance on how to initiate and maintain respectful but constructive relations. This meant respecting privacy on certain issues, avoiding therapeutic roles, and reflecting on potential power relations (Allmark et al, 2009). For group observations of Board meetings, participant information sheets were circulated to all attendees and my work and role was introduced at the start of the meeting. This led to a collectively agreed consent for me observe the meeting and use any data collected, allowing the group to speak 'off the record' if required.

In planning and conducting interviews, a strict approach to securing informed consent was applied. Before the interviews, every participant received a written information sheet, which used plain language to set out the broad areas for discussion and assured participants that they could opt out of any question, or terminate the interview at any time. Furthermore, the participant information sheet provided contact information for staff at the university in case there were any questions or complaints about the research.

Prior to each interview, this information was repeated verbally, for those who may have had reading/literacy difficulties. This process was geared toward securing informed consent, and each interviewee signed a consent form, or their consent was recorded on an audio file.

In each case study a relationship with a key informant was established. This was an important step to securing access to research participants. It brought certain dilemmas, however, in ensuring that they did not control any of the sampling process or have access to the final data. This relationship was negotiated in each case, and meant that interviewees could be reassured their participation would be anonymous, allowing them to be critical of the collective if desired. In conversations with key informants, I stressed that they abide by their own data protection protocols, and that the contact details of

participants were only shared with me after their prior consent. Differing agreements led to differing sampling approaches, set out in the section below.

Differing relationships with people in the cases created different ethical considerations. I had no pre-existing relationship with people in Milton Park and Walterton and Elgin. However, my involvement in the development of Granby CLT posed certain intellectual and ethical challenges. Having provided advice to the CLT, prior to the starting the PhD, I approached the case with an existing knowledge and understanding of their efforts and context. Existing relationships with residents brought an ethical imperative not to abuse their trust or to do harm. In my communication with participants in Granby I adopted a different tone and style in my communications, to emphasis a change in role and a different type of relationship. Whilst it was not advisable to exclude from the research people I had met and worked with before, I sought to engage as many people as possible with whom I had no relationships. Interviews with the former group were valuable as they provided previously unheard reflections about their experience and motives. However, in some of these interviews it became difficult to get interviewees to respond to questions, as their responses focused on current dilemmas and opportunities. Interviews with those I had previously had little contact with were very valuable, highlighting perspectives that hitherto that point I had not appreciated. In the course of conducting the Granby CLT case study, I adopted a strict ethical and analytical discipline to include and analyse only those sources and pieces of evidence gathered during the study.

In all of the cases pseudonyms were used to protect the identities of participants in the presentation of the empirical work. Each collective agreed to have their identity and location revealed, as attempts to conceal this would have meant essentially decontextualizing the cases. The challenge was to carefully balance protecting the identities of individual participants, whilst making sure their actions were sufficiently situated in their context. This was done through selective use of data and applying careful judgements guided by the principle of non-maleficence.

5.4.2. Data collection processes and procedures

Case study commentators stress that various sources of data should be gathered and triangulated, for instance, in the form of observations, interviews, documents, archival records and physical artefacts (Yin, 2009; Stake, 1995). Added to these potential data sets, Gerring (2007) includes survey data, or quantitative data from secondary sources, stressing that case studies can blend the analysis of qualitative and quantitative data.

This study has primarily relied on three data collection methods; interviews, observations and document reviews. Where available, other data has been used to supplement the case studies, including secondary quantitative data and audio/visual data. These modes of data collection were considered along with other alternatives. Relying heavily on surveys or other quantitative methods was an issue discussed in section three, and on their own such methods would not have provided the required data to answer the research questions. Using other qualitative approaches, such as participative methods, was also discounted. Whilst providing valuable data about contemporary practices, processes and contexts, they would have failed to offer the historical insights required to understand the historic development of each case. The research design has, therefore, sought to combine data sources which would provide retrospective and contemporary insights, and which could be rigorously triangulated. The sub-sections below discuss the value of the different methods chosen.

Interviews

Interviews provided access to personal reflections and recollections about the development of collectives, and the benefits and costs that individuals perceived from this. Interviews were used to access and explore issues that might have been impossible to observe, for instance, historical events or individual psychological responses (Bryman, 2012). The intention for the interviews was that they allow participants to reconstruct events, condensing and generalising insights across long time periods. Semi-structured interviews were chosen. This gave participants the freedom to identify and

discuss development factors and outcomes they perceived most strongly, whilst enabling me to focus in on specific actions, entities or events to explore certain causal processes in detail. The combination of directive and non-directive elements (May, 2001), allowed me to ask for clarification and elaboration on certain issues (Fielding, 1988), and to cross-check data from other interviews, observations and documents (Beardsworth and Keil, 1992).

The interview data had certain limitations however. It provided subjective perspectives, with events mediated by the interviewees' own experiences. Relying solely on this type of data would have undoubtedly have meant missing a fuller chronological picture of the cases. Furthermore, interviews offered little in the way of direct insights into collective action, as interviewees simplified the complexity of their collective's processes. During the initial interviews, I sensed some post-event rationalisation in interviewees' responses, with the difficulties, errors, and flaws in collective governance and action being downplayed. In later interviews I became more adept at probing and challenging interviewees on these issues, but also in setting-up the relationship early in the interview to pose more exploratory questions.

To secure a range of perspectives on collective development and outcomes the perspectives of people in different positions was needed. Building a sample of residents and member interviewees was handled differently in each case. In Milton Park, all residents were invited to participate by email, with people self-selecting and contacting me directly to take part. One strength of this approach was that it meant every collective resident and member was reached, removing any potential for manipulation by the key informants. Despite this, self-selection had its weaknesses, and created the potential to hear only supportive, positive voices. As will be seen, critical voices were heard, but questions about the adequacy of this approach are reflected on in chapter eleven.

In WECH a random sample was generated from a list of all WECH residents, with those randomly selected being asked by WECH staff whether they were willing to be contacted by me. Whilst addressing issues of self-selection, this

process was a lot more time consuming as some contacts in the initial sample were slow, or failed, to respond to communication.

In Granby a two stage approach was used, with existing contacts interviewed, before identifying other people with whom I had no existing relationship. Particular challenges existed in Granby in relation to the small numbers actively involved in developing the CLT, and the depopulation of the area. This explains the two stage approach which sought to snowball participants (Atkinson and Flint, 2001). Using existing contacts in the CLT to identify unengaged residents proved fruitless. Perhaps, having existing relationships with residents, there was a reluctance to expose me to others who objected to the CLT. This suggests my positionality and background may have affected the data collection. In efforts to address this, I asked representatives of stakeholder organisations to put me in contact with opponents of the CLT, which they told me was possible. After repeated requests for their contact details, this again proved fruitless. The Granby data therefore is heavily weighted toward those engaged in the CLT and its development, unlike in the other two cases, where people relatively unengaged were interviewed. The visibility of opposition to the CLT was much less apparent in Granby, making it difficult to locate and identify any potential opponents or critics.

Efforts were also made to interview those outside the collectives, who had played some enabling or constraining role, or who could take a distanced view of the benefits and costs created by the collectives. This was achieved, though in differing proportions in each case. External bodies and stakeholders were identified as I built the chronologies of the cases. Identifying key individuals who had influenced the development of each collective, I sought to make contact with those individuals directly, or by asking the collectives to make an introduction.

A target of ten interviews was set for each case, which was seen to strike the right balance between securing a variety of perspectives and ensuring the process could be handled within time and resource constraints. In total 12 interviews were conducted in Milton Park, 11 in WECH and 8 in Granby. For

each case, interviews were sought with people in all of the following positions:

- Members of the collective active in the governance of the organisation
- Members of the collective not in an active role
- Users of the collective's services, or those experiencing some potential benefit or cost from participation in the collective
- Representatives from local agencies whose actions had in some way affected the development of the collective

The table below shows the spread of interviews by case and participant type, the focus and areas of specific inquiry, and the average length of the interviews:

Table 4: The distribution, focus and length of interviews undertaken

	Interviewee type	No. of interviews	Areas of inquiry	Length of interviews (ave. mins)
Granby	Resident / member	4	The interviewees' involvement in the development of the collective (if relevant); key events and development factors; immediate development priorities; participation in the collective and current/future perceived costs and benefits; the role of residents in the governance of the collective.	56 mins
	Advisor / supporter	4	The nature of support provided; key events and development factors; the effect of the collective on individual residents and members.	54 mins
Milton Park	Resident / member	9	The interviewees' involvement in the development of the collective (if relevant); key events and development factors; participation in the collective and perceived costs and benefits. The	62 mins

			governance of the co-ops; CMP governance.	
	Advisor / supporter	3	The nature of support provided; the development and function of Technical Resource Groups; key events and development factors; the effect of the collective on individual residents and members.	64 mins
WECH	Resident / member	7	The interviewees' involvement in the development of the collective (if relevant); key events and development factors; participation in the collective and the perceived costs and benefits; the role of residents in the governance of the collective.	57 mins
	Advisor / supporter	4	The nature of support provided; key events and development factors; the effect of the collective on individual residents and members.	53 mins

The lower number of resident / member interviews in Granby reflects challenges in identifying interviewees not in an active role within the collective. In light of this, total interview minutes for each case were 442 for Granby, 613 for WECH and 763 for Milton Park. Reflecting on the range of interviews conducted, with people in a variety of roles and having different relations with the collectives, a diverse set of perspectives were captured. This provided views from inside and outside of the collectives. More interviews with people at the periphery of the collectives or completely unengaged would have been beneficial, and this is a point reflected on in chapter eleven. The historical nature of Milton Park's development meant that those involved in the early community organising activity were absent. One individual called David Williams, pivotal in the development of the MPCC (the organisation which led early resistance to the redevelopment of Milton Park) was not interviewed. Similarly, early protagonists in Granby, who had moved from the area at the time of study, were not located and

interviewed. Nonetheless, activists involved in the collectives, from their early development, were interviewed in each case and they provided invaluable retrospective insights. Efforts were made to identify those who opposed the development of each collective before they were formed. In Granby and WECH, despite suggestions that there were residents opposed to the collectives, no named individuals could be found after repeated attempts to identify them. In Milton Park, a group of residents were active in community organising against the collective, but given this activism dated back to the 1970s, it was suggested that few, if any, remained in the area. Despite failing to secure these opposing voices, residents, activists and advisors provided substantive critiques of the collectives. Crucially, these were based on the experience of active involvement in the development of these organisations, and their continued governance and operation. The full schedule of interviews and observations is set out in Appendix One.

Crucial to the interviewing process was the use of topic guides, which sought to create a loose sequence in the interviews moving through different question types (Charmaz, 2002). The topic guides, whilst containing some standard questions, were iteratively developed to explore issues arising in earlier interviews, and so that the process could respond to emerging themes or under explored issues.

Two example topic guides are presented in Appendix Two. In all interviews, introductory questions encouraged the interviewees to position themselves in the case, and describe the places studied. Such questioning aimed to build rapport, starting with largely descriptive questions, as I and the interviewee navigated our differing positions and needs for the interview (Spradley, 1979). The topic guides for residents (see Appendix Two) moved from introductory questions to those exploring interviewees' perceptions of how the collective operated in practice, and the benefits and costs they had derived. This evidence would help address research question two. After introductory questions, the topic guide for advisors and supporters broadly focused on their role, key actions, involvement in key events, and specific barriers or enabling factors that shaped the development of the collective.

Such questioning targeted evidence that would help address research question two.

Each interview was digitally recorded, with the audio file stored on the University's servers and later transcribed in full in NVivo.

As I began undertaking the interviews, certain challenges became apparent. In the interviewing in Milton Park, where a large percentage of the population had French as their first language. Whilst all interviewees were able to converse in English, in three interviews I had to converse partly in French to convey meaning, and the interviewee similarly had to clarify issues in part French, part English. Whilst I was confident that together we established the meaning of what the interviewee was trying to say, it was time consuming and limited the extent of questions that could be asked.

Interviews with key activists and community organisers were particularly valuable, as these individuals were present through the course of each collective's development, and could share reflections from this experience. However, such testimony was seen as partisan, with the views of opponents or critics receiving little attention. It therefore became imperative that documentary evidence was used to uncover tensions and conflicts, which could then be used in the interviews to prompt further exploration. This proved a useful approach to opening-up discussions about difficulties, differences of opinion and internal decision-making.

Observations

Given some of the limitations of interview data noted above, a series of observations were undertaken to view the collectives 'in action'. If collectivism is, in part, constrained and enabled by internal factors, then seeing internal processes was deemed important. Observation enabled direct insights into how members and residents in the collective interacted, related to each other and performed in the process of developing and operating their collective. This contrasted with the interviews in a significant way; observations of collective practice provided empirical data about

internal dynamics from a distanced perspective, rather than mediated by those situated in those relationships.

For each case study two types of observation were undertaken. The first type, or what were labelled 'locational observations', were based on street walks and observations of the collective's physical environment. In the development of each collective, it was hypothesised that a group's location and geography would have some causal role in terms both constraint and enablement of their development, serving to 'concentrate interactions in one way or another' (Giddens, 1984). The second type of observation, what were labelled 'organisational observations', entailed observing members of the collective whilst they were engaged in the organisation's activities. Specifically, this meant observing the collective's Board meetings, working or sub-groups, annual general meetings, or social gatherings. In research training, undertaken as part of the PhD, ethnographic methods were trialled, helping shape the approach adopted in these case studies.

During observations I sought to act as a non-judgemental, interested outsider, confining my role to a largely observational one, giving empathetic verbal and behavioural signals. Such a restricted role meant that I would, as far as possible, view the phenomena naturalistically. I adopted practices suggested by Van Maanen (1978) who described a process of observing from a supportive position, rather than interjecting and challenging in those group settings. This was particularly useful in observations with Granby CLT, as I constructed and navigated a new set of relations with residents there. This seemed to work well, as the audio files attest to very few prompts from participants for my contribution, or my pro-active engagement in discussions.

For each case at least two organisational observations were undertaken, along with three locational observations, conducted at differing times and places. The latter observations were undertaken on an ad hoc basis, the organisational observations took place at specific meetings;

- i. Milton Park – The Annual Fête des Voisin and one CMP Board meeting (observed via Skype)

- ii. WECH – The Annual General Meeting and two Board meetings
- iii. Granby CLT – Three Board meetings

For all observations short fieldnotes were taken which recorded observations in chronological order. For the organisational observations, I developed a framework to capture basic information related to my research questions, and other operational or processual information. Note taking was kept to a minimum in these observations to allow maximum concentration on the proceedings (Jackson, 1990), and these were written up as soon as practicable after the observation. It was accepted that these would not 'capture the depth and subtlety of the...intellectual and personal encounter with other ways of living' (Emerson et al (2001, p.355). Hence the fieldnotes served as an aide memoir, highlighting key observations I thought were of relevance. The fieldnotes were treated as data, being stored and analysed in NVivo alongside the other data from interviews and case related documents.

Whilst the observations gave rise to some key insights, this was not to the extent that had been foreseen. Instead, the observations had a more indirect value giving me a general sense of the functioning of the collective, the relations between members and residents, and the tone and format of any formal meetings and governance procedures. The observations, therefore, functioned as a kind of context setting for the collective, which I later used as a reference point when exploring data from other sources. More frequent observations, using a more rigid framework, may have provided more data which was more amenable to analysis. Focusing the observations more heavily on internal relations between participants would have been valuable.

Document reviews

Documents have provided vital insights about key events and stages in each collectives' history. Certain documents have also been seen to have their own causal powers in the cases. An example of this is the document produced by Kowaluk and Piche-Burton (2012), which is both an historical account of the collective in Milton Park, and written instruction to members

and residents on how to act and live collectively. Documents such as this seek to embed certain ideas, as May notes;

'Documents, read as the sedimentations of social practices, have the potential to inform and structure decisions which people make on a daily and longer-term basis' (May, 2001, p.176).

Efforts were made to understand the motives behind the production of the documents reviewed. This posed searching questions in terms of their use in this study. Should they be treated in positivistic terms, as corresponding to reality and as an accurate description of events? Or perhaps the documents should they be interpreted as a reflection of the author's intentions or aspirations, looking for 'unstated meaning structures' (Cicourel, 1964). The approach adopted in this study, in line with the realist position, was to accept that the documents described events, entities and actions that occurred in an objective sense, but which reflected a fallible and subjective experience of them.

In reviewing the case study documentary evidence, documents were viewed as creating certain discourses; linguistic forms that present 'versions of the world' (Potter, 1997, p.146). The work of scholars orientated to a realist position was drawn upon. As Fairclough (2005) argues, one should look at the discourses produced on a subject as related to non-discursive entities and objects. As Fairclough (2005, p.931) states;

'...while change in discourse is part of organizational change, and organizational change can often be understood partly in terms of the constructive effects of discourse on organizations, organizational change is not simply change in discourse'.

Such ideas are of clear relevance to the current research. Documents produced by a collective or by external bodies should be seen as purposive, reflecting certain objectives and perspectives, but also as revealing features of the context and material conditions in which they were written.

In practice, documents have played a more pivotal role in this research than had been anticipated. They were critical in the process of triangulating the different data types. Documents revealed historic events and scenarios not

discussed in interviews, particularly points of conflict and opposition, and also provided a fuller account of the influence of external agencies

Nonetheless, limitations and difficulties emerged. It was challenging to treat documents simultaneously as an account of historic events, but also as discourse. How does one distinguish a statement of historical fact, and what is merely an interpretation of events to embed certain ideas or values? The actions of local authorities, for instance, were sometimes described in pejorative terms, revealing some normativity and a set stance on the nature of such institutions. Triangulation of such documents with other sources provided a means of getting different perspectives on the same events, so as not to rely on documents produced by those embedded in events.

After the case selection, and in contact with the case study organisations, an audit of documents was made. Three types of documents were identified from this:

- Documents produced internally by the collectives (for instance, Board minutes, historical accounts or planning documents);
- Documents produced by external actors that provide context or commentary on events related to the collective (for example, press articles, documentary accounts, or research).
- Documents produced by external bodies, whose actions have a potential impact of the impact on the collective (for instance, government policy documents, local regeneration plans or tender proposals);

Documents which offered historic accounts of a case's development, or insights into the experiences of members and residents, were prioritised. In practice, each collective had at least three documents which met this criterion, with WECH and CMP having commissioned their own historical accounts of their development, and Granby CLT describing their development in proposal documents, business plans and other sources.

A review matrix was developed for each document, so that key information could be captured and organised for future reference. The tables sought to capture information under the following headings:

- Key events
- The stated/unstated purposes of document
- Constraints and enablement
- Powers, liabilities and relations
- Actions/Agency of the collective
- Information omitted or implicit
- Perceived benefits and costs to residents/members

These tables were uploaded into NVivo alongside the other evidence from the interviews and observations, awaiting subsequent analysis.

5.5. Data analysis

Having collected a significant amount of data, a system was required for organising and interrogating that data, and generating findings in relation to the research questions. The following section details this analytical process, which took place in these two stages.

5.5.1. Organising the data

Analysis of the data began long before the formal activities of applying codes and categories to it. Transcription involved an immersion in the data, as I familiarised myself with it (Dey, 1993). At this time, key ideas and themes related to the data began to form in my mind.

Before approaching any formal data analysis, I reflected on how theory was, both consciously and sub-consciously, guiding my approach. It is not possible to 'literally ignore the literature of theory and fact on the area under study' (Glaser & Strauss, [2012] 1967). Theory then can never be put to one side (Kelle, 2005). As I developed my research questions I had drawn heavily on various theories and theoretical propositions, and this provided the structure for my data collection. Remembering Yin's (2003) assertion that case studies must preserve a 'chain of evidence', the analysis process

therefore sought to connect the research questions to the empirical data gathered, using the process of analysis.

However, dilemmas still emerged in where and how to start such analysis, a noted challenge with qualitative data (Gläser and Laudel, 2013). Here Miles and Huberman (1994, p.58) provided valuable guidance, suggesting that a 'start-list' of categories be drawn from research questions, hypotheses or conceptual frameworks. My research questions offered such a 'start-list', as they contained the critical organising concepts of the study; constraint, enablement, benefit and cost. These concepts fitted Dey's (2005, p.110) notion of middle order categories, those which 'draw some broad preliminary distinctions...without implying commitment to any particular theoretical approach'.

Applying the categories of constraint, enablement, benefit and cost to the data helped perform some initial organisation, without significant theoretical implications. At the beginning of this process I drafted definitions for each of these categories, to ensure consistent application.

These categories created a basis on which to develop more nuanced sub-codes as a secondary process. This approach acknowledges the iterative nature of the development of categories and sub-codes, as they are applied and then refined in the process of application (Dey, 2005, p.101).

One particular problem for an approach which categorises and clusters data, is that the context of that data can be lost, so that a segment of data is isolated from the wider contexts and conditions that give meaning to that segment. In essence, a process of thematic analysis across cases could mean the significance of each *place* is lost. Having selected a case study design as a means of retaining the 'holistic and meaningful characteristics of real-life events' (Yin, 2003, p2), maintaining context was therefore critical. This meant setting up a method of data analysis that allowed all data segments to be connected back to their case.

One solution to this issue of decontextualisation was to build detailed case descriptions, so I and the reader could situate the case in any thematic

analysis that would follow. Using information from the multitude of documents reviewed, I built detailed narrative and visual histories for each case. Using a piece of interactive timeline software called Tiki-Toki, I plotted key events, and referenced this to information in various documents, so that this could be brought together in the case description chapter of this thesis. This proved an effective way of managing the myriad of historical information about each case, and bringing this together in chronological narrative form. Despite this system, capturing the complexity of each collective's development was difficult, with some cases having a wealth of documentary and video evidence, and other more recent cases having less written or retrospective interview testimony. This created challenges in developing detailed case histories, and entailed relying on certain types of evidence in some cases more than others. For instance, in Milton Park there was a wealth of documentary historical accounts of the collective's development, but in Granby such documents were few in number, requiring greater reliance on online sources and internal documents. Drawing on such differing information effected the content and focus of each case description.

Developing detailed case descriptions alone would not remedy the issue of decontextualisation however. To retain context in any thematic analysis of the cases, I used functions in NVivo to apply lessons from the Framework approach to data analysis (Ritchie and Lewis, 2003). This approach entailed attaching categories and codes to the data, but then summarising and presenting that data in a matrix, with categories on the horizontal axis and the individual cases on the vertical. This structure of such a matrix is set out below, using the example of constraints:

Table 5: Example structure of an analysis matrix

	CONSTRAINTS		
	Constraint category 1	Constraint category 2	Constraint category n...
Granby	Summary of all data coded to category for this collective	Summary of all data coded to category for this collective	Summary of all data coded to category for this collective

WECH	Summary of all data coded to category for this collective	Summary of all data coded to category for this collective	Summary of all data coded to category for this collective
Milton Park	Summary of all data coded to category for this collective	Summary of all data coded to category for this collective	Summary of all data coded to category for this collective

Using outputs from NVivo these matrices were developed by hand for each research question. This approach ensured that data could be reconnected back to the context of each case.

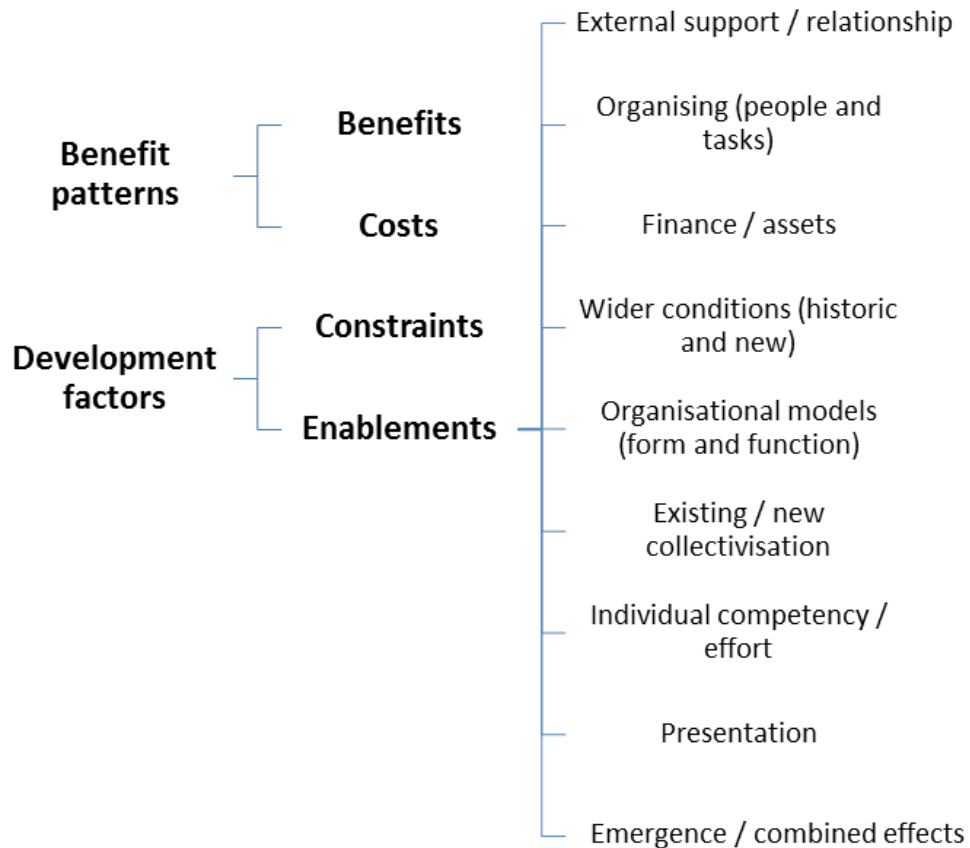
The categories of constraint, enablement, benefit and cost were initially applied to data within six interview transcripts. This piloting showed a good distribution of content across the categories. This piloting did, however, reveal some important dilemmas. This simple set of categories failed to attach significance to, and organise, what seemed like important data. Some examples of this were:

- Information about the operation and functioning of the organisations, which did not explicitly relate to constraint or enablement, cost or benefit.
- Comparative judgements, made by the interviewees, about other housing organisations or tenures, for instance, regarding the benefits and costs of living in other forms of rented or owned housing.
- Historical events or conditions that were hard to categorise as either describing a source of constraint or enablement, but which seemed important.
- Interviewees' reflections on the lifecycles, or development pathways, of collective housing projects in general. This was an abstraction from the case in which they were situated, and hence could not be categorised as enablement or constraint for that case.

In response, new categories were developed to capture some of the above types of data.

When the four basic categories were applied to all the data, sub-categories were developed to provide a more refined and organised picture. This entailed reading and re-reading data within a category to develop labels which grouped and summarised that data, in a process that slowly refined and reworked these labels. An example of the sub-categories which emerged in relation to the enablement of the collectives is provided as an example below.

Figure 2: Sub-categories of enablement



Using NVivo, data could be segmented and isolated in different ways. For instance, it was possible to extract all data concerning the financial enablements for all cases, or to extract all enablement data for just one case. This functionality within NVivo set up the second phase of the analytical process, triangulating evidence and finding corroborations in the data, to identify patterns within and across cases to answer the study's research questions.

This process reveals a difficult balance being sought between cross-case analysis and synthesis, and retaining the uniqueness of each case. Considerable time was committed to building case histories to address the latter dilemma. Despite this, each case's development was a deeply complex process, with histories traceable across several decades, shaped by seemingly infinite, causally relevant actors and actions, events, resources and relations. Certain events in each case, for instance, have received less treatment, as my case histories focus the most attention on the critical events

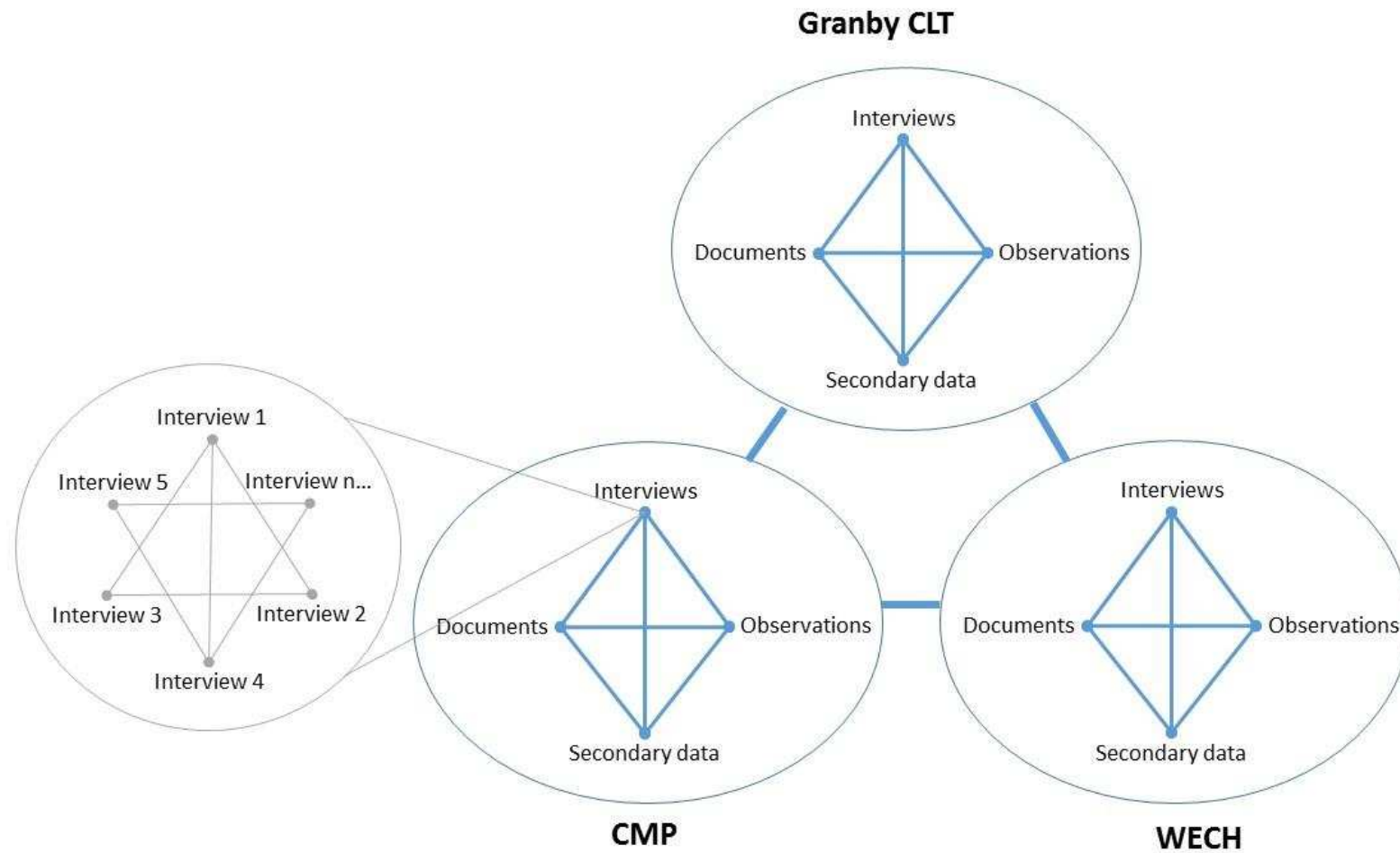
leading up to, and during, the *enactment* of each collective. Inevitably, my case histories could only capture a snapshot of the complex journeys of the cases, but in doing so I have tried to adopt principles of triangulation, which draw out prominent causal features in the development of each case. In the end what is achieved is a 'stripped back picture of reality' (Hernes, 1998, p.28).

5.5.2. Analytical procedure

A matrix, exemplified in Table 5 above, was developed in reference to each element of each research question. For example, in addressing the enablement of the collectives, a matrix was developed which had with the enablement sub-categories on the horizontal axis, and with the cases on the vertical axis. Extracting enablement data from NVivo, I then populated the matrix, by hand, summarising the extracted data.

These matrices helped establish a process of triangulation. This meant looking for corresponding evidence across each of the three cases and across the different data types. This helped identify cross-case patterns, but also patterns within one or two cases, which were not evident in the other(s). As an aide memoir, I developed a visualisation of the different possible points of triangulation, presented in Figure 3. This effort to triangulate data was, in practice, neither formulaic nor strictly procedural. There was a degree of interpretation and judgement whereby, spotting a pattern in the data, other evidence was sought which corroborated or conflicted this.

Figure 3: Triangulating data within and across the case studies



Several prominent patterns were identified relating to constraint and enablement, benefits and costs. I moved back and forth between the data and the housing collectivism literature, finding points of corroboration and divergence. This helped shape and refine the theoretical developments of the study, stressing again the cyclical movement between data and theory.

This effort led to the identification clusters of data, across cases and data types, which revealed patterns in the development and outcomes of the collectives studied. This formed the basis of the empirical chapters in this study. Whilst valuable, the research questions demanded a critical next step, in line with the stated desire to provide causal insights or a deeper understanding of attribution. Recalling the analytical framework above, the stated aim was to provide ‘...a stripped down picture of reality...that gives the logic of the process’ (Hernes, 1998, p.28).

A certain mode of inference was required to help move from patterns in the empirical data to this form of explanation. Neither deductive nor inductive forms of reasoning could do this job, because of the required move from observed reality to unobserved relations and mechanisms (Danermark et al, 1997). Abductive forms of reasoning on the other hand fitted this task, as they offered ‘a process of using evidence to reach a wider conclusion’ (Blackburn, 1996, p.1). Like induction, abduction is ampliative, moving from particular cases to general propositions. However, abduction focuses on developing explanatory models or mechanisms, rather than just appealing to frequencies or statistics (Douven, 2011, online). Abduction therefore entails a mode of reasoning;

‘...that uses evidence to impute the existence of a causal mechanism that could reasonably have produced the observed effects, even if not themselves directly observable’ (Castrell, 2016, online).

The patterns evident in the case study data were explored, to see if similarities and regularities might be explained in such mechanistic terms. This meant starting with a series of similar observations, for instance, regarding a type of constraint on collectives, and then ‘hypothesising a mechanism that might explain that particular outcome’ (Bygstad and Munkvold, 2011, p.4). Through this a number of mechanism-based

explanations emerged, depicting the constraint and enablement of the collectives in new ways, and suggesting how the benefits and costs perceived by members and residents, in part, flow from the form and function of those organisations. This was a time-consuming exercise, requiring repeated cycles of looking at coded data, revisiting known literature and searching for new literature, and then circuiting back to the data, so as to refine the mechanisms being posited.

My position and background in the field gave me an important point of reference, enabling me to assess these emerging findings against a wider set of experiences. I was able to ask questions of my findings such as, does this pattern correlate with the other collectives I have observed? Are there other sources of constraint, enablement, or perceived benefits and costs, that might be missed because of my past experiences? Being able to reflect in this way served as a powerful, additional process for testing emerging findings.

Applying this two stage analytical process, as will be seen in chapters six to ten, led to the positing of certain causal mechanisms. The value of this in addressing gaps in current knowledge, and the adequacy of the methods used, is a subject explored in chapter eleven.

Chapter Six: Case Descriptions

The following chapter outlines the significant events in the development of each of the collectives, drawing on historical accounts and documents. The purpose of this is to build a basic chronology of the cases, describing the role of actors, resources and the legal and operational forms that the collectives have taken. As argued by (Bygstad and Munkvold, 2011), realist enquiries into causal processes should begin with descriptions of events, which are light on theory and interpretation, but provide a platform for more detailed, retroductive analysis. Hence, what follows is largely descriptive in nature.

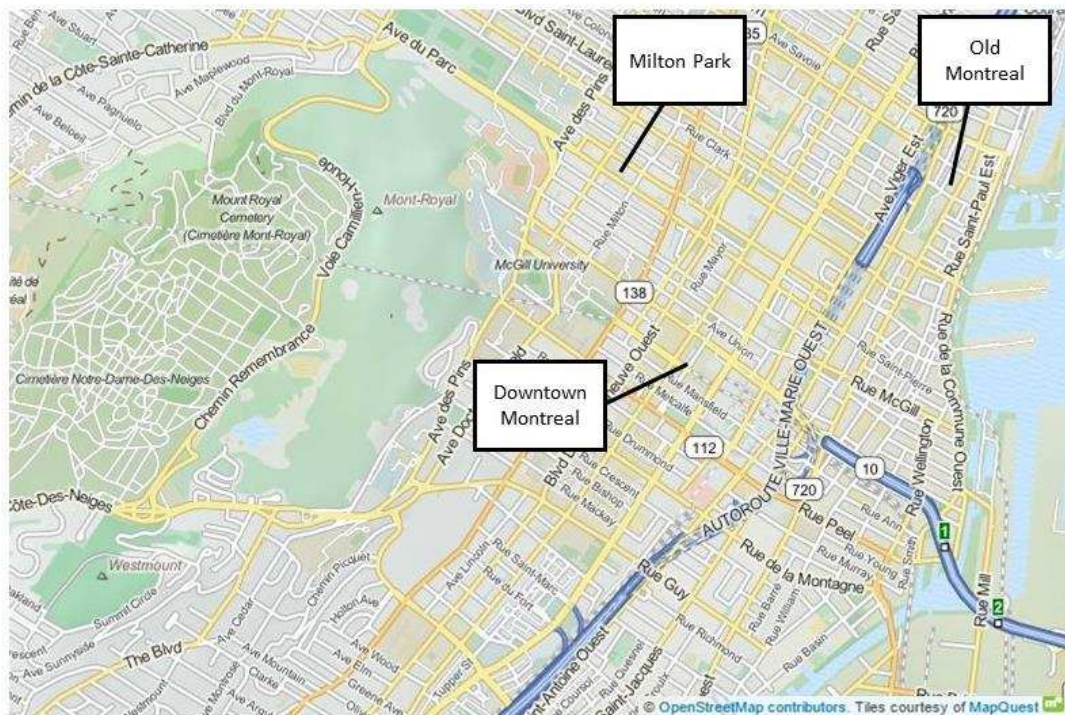
Relying largely on written documents, reflections are offered throughout on the reliability of these sources, and the positionality of their authors. These descriptions are, therefore, based on the interpretation of different sources as to significant events in the development of the cases. The chapter starts with Milton Park Community (or CMP, as it is known locally). This is followed by descriptions of WECH and Granby CLT, before concluding thoughts are offered which seek to identify similarities and differences between the cases. Each case descriptions starts by outlining the geographical context in which the collective sits, and the current socio-economic characteristics of the areas in which they operate. This is followed by a chronological summary of key events.

6.1. The Milton Park Community

The location of Milton Park

The area known as Milton Park is located to the east of central Montreal and adjacent to the city's downtown area (see Figure 4). Also known as the McGill ghetto, in light of its proximity to McGill University, Milton Park is not defined by an administrative boundary. Rather, it is defined by the perimeters of the collectively owned land, the area of CMP's operation.

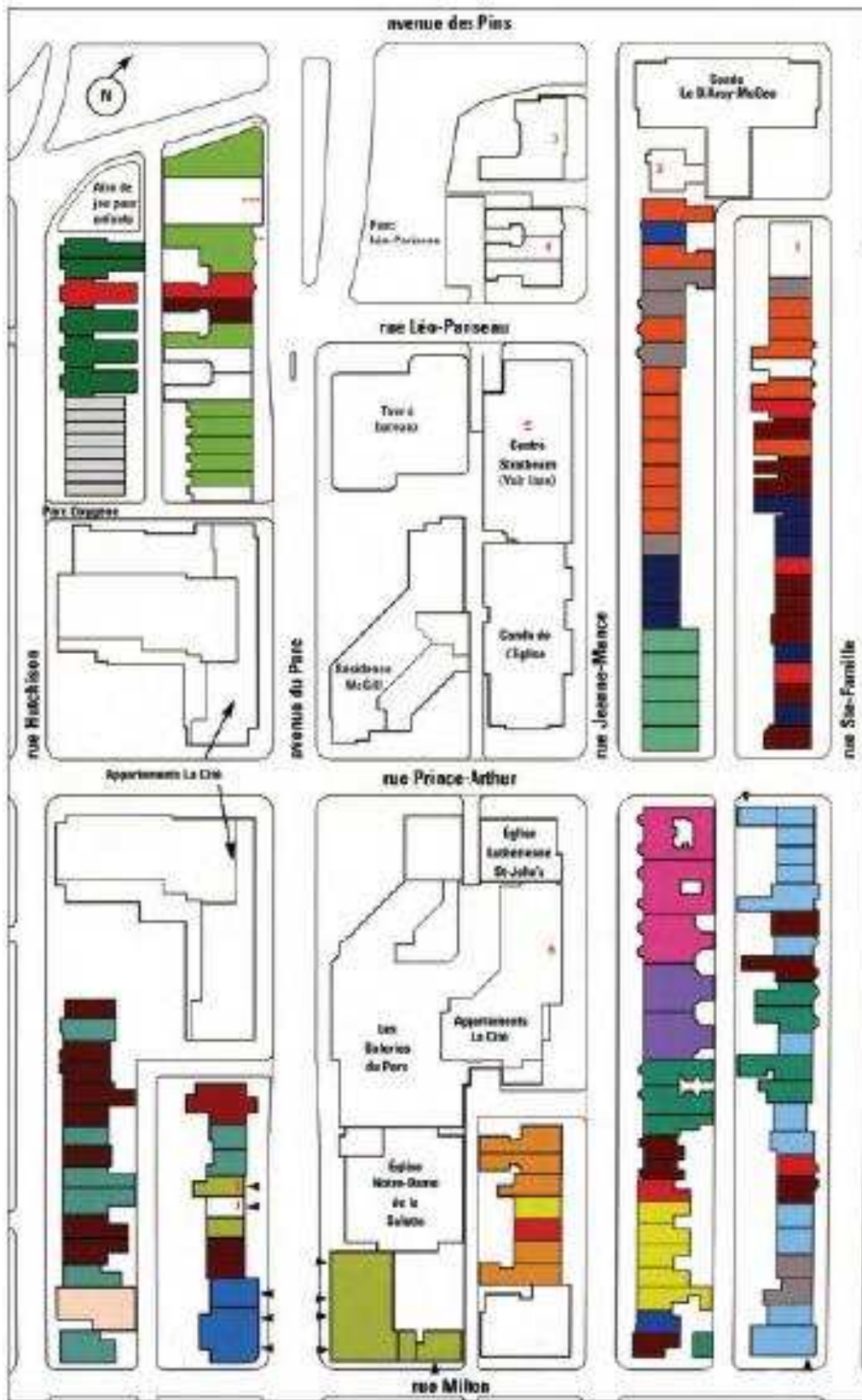
Figure 4: Montreal map with the location of Milton Park



Source: OpenStreetMap (labels added by the author)

As Figure 5 below shows, CMP's area of operation is bounded by four major roads. Housing within these blocks is owned by various individual housing co-operatives and non-profit organisations, known in French 'organisme sans but lucrative', or OSBLs. The fifteen separate housing co-operatives (henceforth co-ops) provide over 600 units of housing.

Figure 5: The area covered by CMP and property ownership



Source: Kowaluk and Piché-Burton, 2012, p.70-71

At the time of writing, a significant proportion of the local population are international migrants. The National Household Survey (Government of Canada, (2011a:2011b) suggests that, in 2011, within the two census tracts covering the Milton Park area (4620131.00 and 4620132.00), non-Canadian citizens made up 30 percent of the population. Unemployment in the two tracts stood at 10.9 and 12.5 percent in 2011, compared with a Montreal average of 7.7 percent, and a national average of 7.2 percent. Average total household incomes for the two tracts in 2010 were \$38,000 and \$39,000, compared with the Montreal and the national average of \$70,000 and 80,000 per annum respectively. The history of Milton Park and the development of CMP explains, and is explained by, some of these contemporary socio-economic characteristics.

Milton Park pre-1972

Constructed in the late 1860s in a 'Victorian Picturesque' style, the grey stone housing of Milton Park was built for local merchants and professionals (Helman, 1987). By the mid-1900s these groups of residents began moving out of the area, as landlords bought up the properties and subdivided them for rental accommodation, mainly for students and low income families.

Figure 6: The Milton Park 'grey stones'



Source: Kowaluk and Piché-Burton (2012), p.13-14

By the 1960s the population had become relatively diverse, as Helman has noted;

‘Young and old mingled harmoniously: students, drifters, alcoholics, immigrant families, single parent families, academics and professionals. There were experimenters trying the latest mind-expanding substances, political theory or social movement on the street’ (Helman, 1987, p.18).

This quotation is an example of the rich sociological insights that Helman’s book provides. The Milton Park Affair (Helman, 1987), was published as CMP was being formed. The text is based on interviews and notes given to her by Milton Park residents, with a focus on individual ‘activists’, their ‘tactics’ and the ensuing ‘power struggles’ (Helman, 1987, p.9). Whilst there are implicit signs of her support for the project, Helman’s work is invaluable in situating CMP in its historical context, being shaped by wider cultural and political movements, as social activism in Milton Park grew.

Such activism led to the development of The University Settlement in the 1960s, based on a model of social action originating in England in the 1880s (Smith, 1999). This organisation offered a range of services and support for the poorest people in the area. Social workers, community organisers and other activists in the University Settlement were to play a key role in events that would follow.

From the late 1950s a private development company called Concordia began buying up properties in the area, with a plan for wholesale redevelopment. They had devised an ambitious plan to demolish all six blocks of Milton Park, and rebuild on a high-rise scale (Helman, 1987). Concordia were encouraged by wider political visions for the redevelopment of Montreal under Mayor Drapeau. As the Chairman of Montreal City Council’s Executive Committee stated at the time;

‘We are in the process, during this decade, of erecting a totally new city, the aspect of which will easily overshadow anything that’s happened since the Second World War’ (Cousineau, 1980, p.34).

This unique insight from Cousineau, points to the value of her work in understanding the development of CMP. This work provides substantial

detail about the period leading up to the creation of the housing co-ops, being based on interviews and documentary evidence. Cousineau provides some crucial insights into the tensions between residents, dilemmas and problematic developments of the case.

Cousineau's work reveals that by 1968 Concordia had secured ownership of 96 percent of properties in the Milton Park area (Helman, 1987). In addition, they were garnering significant external investment to finance a \$250m redevelopment scheme, which would be phased over ten years. Whilst the scheme had advocates in City Hall, there was some resistance from within the planning department. Andy Melamed, a local planner at the time had evaluated Concordia's plans and concluded that;

'...rents would be 50% or more, even double or triple existing rents...Even if the project was a paradise it could not serve the needs of the people in the neighbourhood...it is not for them' (Melamed in Helman, 1987, p.26).

The objections of the planning department would later become critical in the rejection of applications to define Milton Park as an urban renewal area. As knowledge of the redevelopment plans spread, community organising activity began. A prominent community organiser, Peter Katadotis, active in other citizen's movements in the city, was recruiting social work students to undertake community organising in Milton Park (Helman, 1987). A meeting was held with residents and other activists which explored the possibility of setting up a group to not only prevent redevelopment and lobby for renovation, but to explore alternative forms of use and ownership. This led to the creation of the Milton Park Citizens Committee (MPCC), which comprised residents, social workers and a professor at McGill University named David Williams. From an early stage the group was said to be 'fiercely democratic' (Helman, 1987, p. 59). The MPCC conducted a variety of organising activities, surveying local residents and meeting with Concordia and city council representatives to discuss the plans. As Helman notes;

'It was a place to belong in turbulent times. It was also a time for getting involved, for painting things black and white, for naming heroes and villains' (Helman, p.34).

Whilst this sense of prevailing social activism is a recurrent theme in the narratives of commentators, it is also clear that only a 'handful' of local people were actively involved in counter-acting Concordia's plans, and over time these individuals became increasingly over-stretched (Helman, 1987).

Wider forces were to affect subsequent events. The Front de libération du Québec's (FLQ's) kidnap and killing of a senior politician in the October Crisis would have important economic consequences. As a result of these actions, and the increasing demands by Quebecers for sovereignty, the property market began to suffer (Helman, 1987). The ensuing municipal elections in Montreal in 1970, against the backdrop of the FLQ's actions, brought additional demands for MPCC members. A number were involved in election campaigns which left them 'exhausted' and with less energy to invest in the MPCC (Helman, 1987, p.78).

Having spent several years trying to negotiate with Concordia and City Hall, the MPCC was becoming more heavily reliant on tactics of direct action. In 1971 Lucia Kowaluk, and her husband Dmitri Roussopoulos, came to live in the area. The former was a community organiser working at the University settlement, and the latter was an anti-nuclear anarchist campaigner. They were both to play a prominent role in the development of CMP (Helman, 1987).

1972-1980

At the start of the 1970s a number of factors were impinging on Concordia's plans. Certain funding was withdrawn and the 1972 Olympics was inflating construction costs. In the mid-1970s the election of the Parti Quebecois to the provincial government, promising a referendum on independence, also started to affect business confidence (Kowaluk and Piché-Burton, 2012). Added to this was a growing scepticism about the form of high rise development and urban renewal that had been promoted in Montreal in the 1960s (Helman, 1987, p.99). During the early part of the 1970s activists in Milton Park had been involved in various protests and direct action, including occupying Concordia's offices. One such protest in 1972 resulted in 56

arrests, though little change in the approach of Concordia. This left activists feeling 'exhausted...they felt they had failed' (Kowaluk and Piché-Burton, 2012, p.10). Nonetheless, street protests, which were tangential to the primary effort of the MPCC, had reinvigorated residents and attracted new members to join the MPCC. As Kowaluk and Piché-Burton noted;

'The neighbourhood had nearly ten years of experience in "militant action"...understanding the role of non-violent direct action...Large numbers of residents wanted to form housing co-operatives' (Kowaluk and Piché-Burton, 2012, p.12)

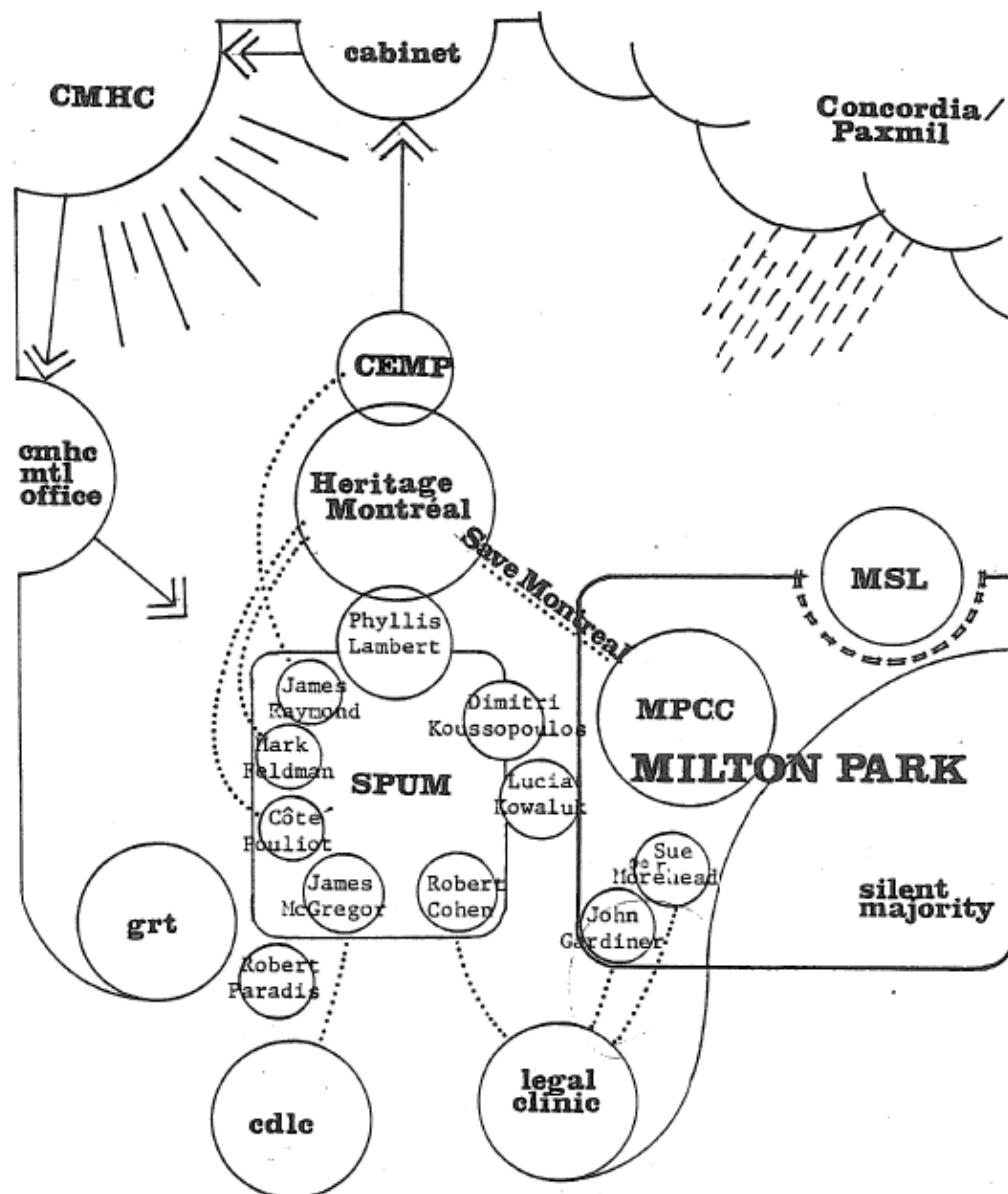
It is important to note that this account of key events in CMPs history, from Kowaluk and Piché-Burton, comes from two key protagonists in its development. In one sense, the document provides a unique set of insights from the front-line of CMP's development, giving it a richness of first-hand insight. On the other hand, there is potential bias in their account, and a general normativity toward collectivism. This is perhaps inevitable given the stated purpose of the document is to 'remind the residents of the co-ops and OSBLs of their history' (Kowaluk and Piche-Burton, 2012, p.5). This document is therefore both a historical account and a discourse trying to shape organisational change.

Whilst Concordia managed to implement phase one of their development plans (King-Edwards et al, 2015), by the early 1970s they were suffering financially, and residents meet with them to explore the possibility of taking ownership of those assets. The MPCC formed a relationship with Heritage Montreal, an organisation set up to 'protect the architectural, historic, natural and cultural heritage of Greater Montreal' (Heritage Montreal, 2015). The founder of this organisation was Phyllis Lambert, and her connections in the federal government would later become critical to the development of CMP.

In the late 1970s another relationship emerged with the Canada Mortgage and Housing Corporation (CMHC), the government body tasked with ensuring that housing provision is meeting the country's needs. In 1973 a CMHC programme to support housing co-ops had been created, seeing various iterations leading up to 1993. Under the auspices of this programme,

CMHC purchased the property from Concordia which the former committed to transferring to residents once a model of ownership and governance was developed. A non-profit organisation called the Société du Patrimoine Urbain de Montréal (SPUM) was formed, which would manage the properties on an interim basis until the housing co-ops were developed (Cousineau, 1980). Montreal City Council and the provincial government were to provide \$3m in subsidies to support the project. CMHC would provide a loan to each co-op to acquire the assets, offer guarantees on any co-op and non-profit organisation's mortgages, whilst also writing down interest on such mortgages to two percent. The intricate pattern of relationships, within Milton Park and with external bodies, were depicted graphically with different agencies capable of 'making the weather' (see Figure 7).

Figure 7: Entities and relations in Milton Park



Source: Cousineau, 1980, p.59

Certain important obstacles were starting to emerge. Firstly, there were difficulties in deciding how to distribute the costs of the renovations and subsequent debt, across the co-ops and OSBLs. Secondly CMHC wanted the properties to be let at the 'low end of market rent' with the lowest level of rent increases being 20 per cent (Cousineau, 1980, p.96). Residents on the other hand wanted to 'obtain a near 0 per cent rent increase'. Political events, in the form of the provincial referendum on sovereignty, created opportunities to drive a hard bargain (Helman, 1987). A new national policy

on the 'acquired rights' of existing tenants was devised by the government, which secured much of what SPUM had requested in terms of low rents.

Concurrent to these events, in the housing blocks where the most active residents were based, housing co-ops were being constituted. Eight such co-ops were formed between 1979 and 1980. The following period was, as Kowaluk and Piché-Burton (2012, p.16) suggested;

'...eight years of hard work...learning about the renovations, how to run co-ops, and...democratic functioning'.

A group named Maison St. Louis (MSL) formed in the late 1970s to argue against the existing proposals, and propose forms of private ownership and other tenures. The scale of such feelings among residents is hard to gauge, with some commentators suggesting only 'a dozen individuals' (Kowaluk and Piché-Burton, 2012, p.20) sought to own their property, whereas others imply it was 'almost 10%' (Helman, 1987, p.126). Cousineau (1980, p.63-64) presents primary material from those supporting MSL that highlights their concerns of 'ideologically bulldozing'. In a fierce and ongoing exchange, debates between local activists and members of MSL were played out in the local media. SPUM's bulletin acted as a vehicle to promote the co-op ideal and argue the case for it. During this period both pro-collective activists and MSL members were going to door-to-door to convince households to support their arguments. In the end, it appears that CMHC's own funding criteria and rules brought into question the possibility of MSL receiving a subsidy for private ownership forms. Furthermore, the agreement on low rental prices meant that plans for co-op ownership 'overwhelming outweighed those of private ownership' (Cousineau, 1980. p.105).

In 1980, another non-profit organisation was established to side-step some of the restrictions on SPUM. The Société d'Amélioration Milton-Parc (SAMP) was duly formed in October 1980. It would appear that both SPUM and SAMP were largely composed of non-residents. The rationale for this was that 'a community Board would not necessarily have the ability, let alone the will, to own and manage £6.9m worth of property' (Helman, 1987, p.133).

This raises questions about resident control at this formative stage of development.

1981-1987

From 1980 to 1984 a further seven housing co-ops were created, along with a number of non-profit organisations who would manage housing for vulnerable groups and also commercial assets. Recounting the rapid physical refurbishment taking place during this time Helman (1987, p.146) suggested that;

‘By the end of 1983 there were 597 rehabilitated dwellings in 135 buildings. The 14 established co-ops had 339 units...The total estimated capital costs of the project had soared to \$30.7m’.

Despite this, between 1985 and 1986, other OSBLs had formed to represent those wanting individual ownership, and were taking legal advice about different ways to secure their objectives (Kowaluk and Piché-Burton, 2012, p.20).

The development of Communauté Milton-Parc (CMP), as a group structure in which to govern the project, emerged in mid-1980s. To secure the popular objective of anti-speculation on housing, a legal structure was required to tie each co-op and OSBL into certain rules and constraints (Altshul, 1989).

Altshul, a lawyer, worked with another noted legal scholar, Francois Frenette, to propose divided co-ownership under a condominium structure. Such a scheme would enable co-ops and OSBLs to own their buildings (and land under the buildings), whilst creating a set of rules that would constrain and guide each co-op and OSBL’s decisions and practices. Housing would be owned collectively in the co-ops, with residents being both tenants and members of the organisations. As Altshul noted, this model entailed that;

‘Each co-operative and association would become a co-owner in the condominium scheme...Condominium rules would create a complete universe, bound by its own internal rules and regulations’ (Altshul, 1989, p.3).

Crucially, by agreeing to the Declaration of Co-ownership each co-op was required to allocate a specific amount of housing to low and moderate

income households, preserve the architectural heritage of the properties, and be bound by rules on the resale of property (Kowaluk and Piché-Burton, 2012). CMP would be the representative body which enforced the declaration, protected rights to the properties, and owned and maintained the common spaces (Kowaluk and Piché-Burton, 2012).

In the summer of 1987, all the existing co-ops and non-profits signed a Declaration of Co-ownership, including those that had been created to oppose collective ownership. A Private Members Bill was put before the Quebec National Assembly, sponsored by a local politician, due to a freeze on condominium schemes for existing buildings. This Bill was passed and CMP was constituted as a legal entity. In December 1987 SAMP transferred ownership of the properties to the individual co-ops and OSBLs.

1988 onwards

As Kowaluk and Piché-Burton (2012, p.25) note, the more recent past has been a period of much learning and experimentation, as residents were to 'become landlords...as well as tenants and members of co-operatives or non-profits'. This period brought new challenges, for instance, as one OSBL responsible for owning and managing commercial properties hit financial difficulties. Demonstrating the collective power of CMP, a resolution was found in the form of loans from the other co-ops and OSBLs, and technical support from the GRT. Beyond periods of difficulty, residents have been engaged in the day-to-day effort of collectively owning and maintaining property, and sustaining the relations required for this through various local events (for instance, the annual *fête des voisins*, or 'festival of neighbours').

Figure 8: The annual fête des voisins



Source: Author's photograph

Residents have continued to demonstrate their activism. Various protests related to traffic problems and highway changes have been successful, as have attempts to prevent the demolition of certain properties. Significant effort has also been invested in 'greening the neighbourhood' (Kowaluk and Piché-Burton (2012, p.29). An Urban Ecology Centre was created which has supported various gardening and planting schemes, along with the renewable energy initiatives. Residents have also been engaged in a battle to retain a piece of disused land as green space (Parc Oxygene), although this is not owned by CMP, and exploring opportunities to acquire new sites to expand housing provision (CMP, 2016).

Initial engagement with the history of this case reveals certain prominent events and factors in the development of the collective; social and political conditions in the 1960s/70s and the character of the local population; processes of property acquisition and planned redevelopment by an external developer; the central role played by individual residents; the role of government bodies and their investment; and, the critical sources of

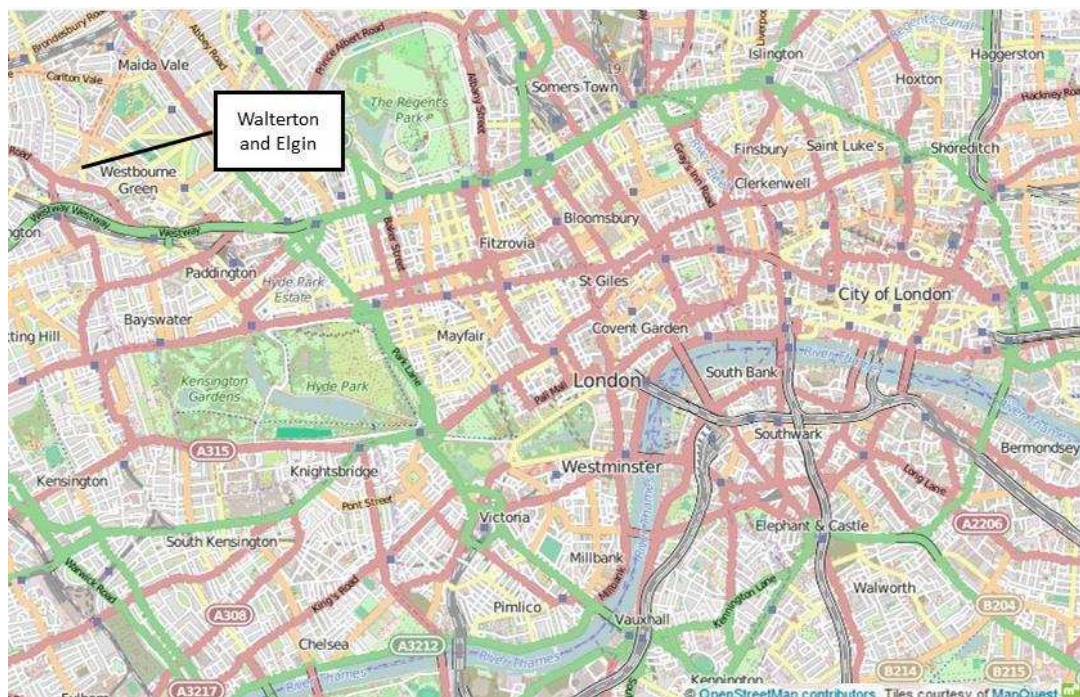
technical and political support. The case history also highlights a unique legal and operational model, using a condominium structure to support localised collectivism in the housing blocks.

6.2. *Walterton and Elgin Community Homes*

The location of WECH

Walterton and Elgin is located approximately three miles north west of the centre of London, north of Paddington and south of Maida Vale.

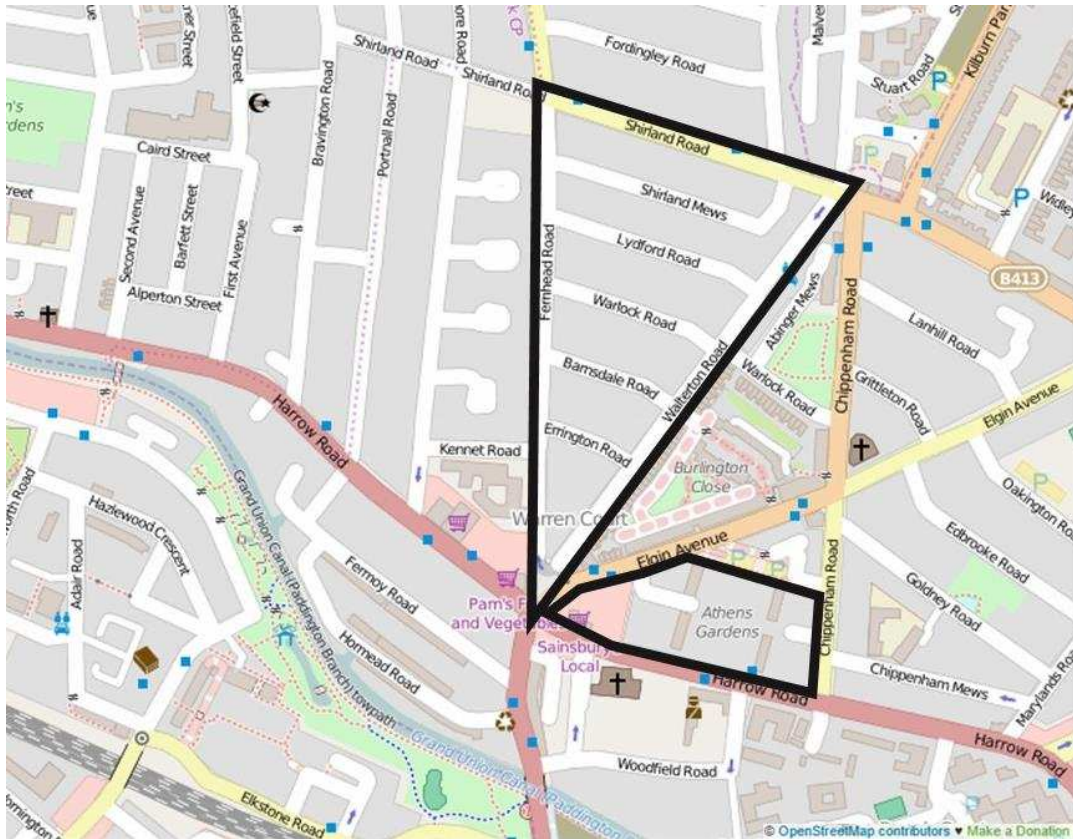
Figure 9: The location of Walterton and Elgin in reference to Inner London



Source: OpenStreetMap (labels added by the author)

WECH was created to take ownership of properties located north of the Harrow Road, in two distinct areas (shown in Figure 10). The 'Walterton estate' is contained within an area whose triangular perimeter can be defined as Shirland, Fernhead and Walterton Roads. This area contains largely Victorian terraces. The 'Elgin estate' runs parallel to the Harrow Road, and contains largely flatted properties developed in 1960s (including Athens and Kincardine Gardens).

Figure 10: Waltherton and Elgin Street map, with the areas containing WECH housing in black



Source: OpenStreetMap (boundaries added by the author)

WECH's areas of operation are not specified in their constitutional documents. As a Community Benefit Society (formerly Industrial Provident Society), the organisation aims to serve 'the community' defined as those in 'necessitous circumstances' (WECH, 2003, p.4). One can assume from this that the organisation seeks to benefit those currently residing in its properties, but also others in need of affordable housing.

The area is comparatively deprived, with the lower super output areas covering the Waltherton and Elgin estates being in the 20 percent most deprived in the country (ONS, 2011). Some variation in deprivation across the area is apparent when this data is explored at a lower geography. For instance, 20 percent of households in the output area covering Lydford and

Warlock Road are deprived on three or more deprivation dimensions¹. This compares with only 13 percent in the output area just to the north.

Ward profiles produced by Westminster City Council (2014) highlight particular issues related to worklessness, with around 17 per cent of the working age population not being in employment, which is double the Westminster average. Other local issues include premature mortality and low feelings of safety, when compared with other wards in the Borough. Whilst house prices are low compared to the rest of Westminster, average property prices are estimated to be £523,591, with average incomes of around £34,000 per year (Westminster City Council, 2014). Nearly half of all residents in the ward are in social rented accommodation.

Pre-1984

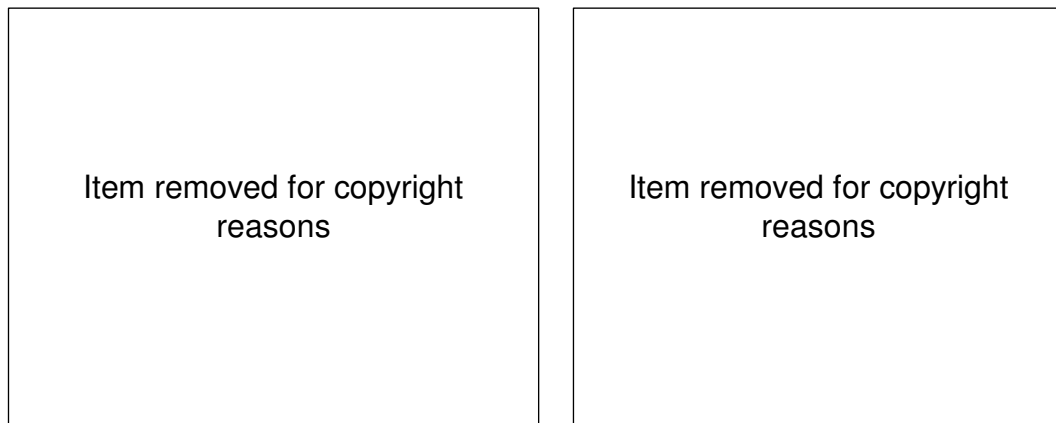
The Walterton estate was built over the period 1865 to 1885, with the freehold of the land residing with the Church Commissioners, before it was purchased by London County Council in 1953 (WECH, 2006[1998]). Landlords began buying up the leases to such housing prior to the property reverting back to the County Council in 1964. Such landlords included the infamous Peter Rachman, renowned for charging 'exorbitant rents for poor quality housing' (Cowan, 2011, p.63). Housing became increasingly derelict and when the properties were taken back they were left with several decades' worth of repairs. This prompted London County Council to develop plans for the area, which were later taken on by the Greater London Council (GLC) when responsibility reverted to them. From the mid-1960s the Walterton and Elgin area was divided into zones, some of which would be demolished and others rehabilitated. During this period the Walterton estate was rehabilitated, with a 15-year lifetime, and the Elgin estate was demolished and in its place low rise developments called Athens and

¹ The four deprivation dimensions the ONS calculate at output area levels relate to employment, education, health and housing. Further information is available at <http://www.neighbourhood.statistics.gov.uk/dissemination/LeadDatasetMetadata.do?a=7&b=6340199&c=E00023593&d=15&e=10&f=31064&g=6340199&i=1001x1003x1004x1005&l=2520&o=362&m=0&r=1&s=1427276546632&enc=1&dsFamilyId=2520>

Kincardine Gardens were built, along with two large tower blocks named Hermes and Chantry Points (WECH, 1998). These historical details have been garnered from WECH's own publication, *Against the Odds* (2006[1998]) which '...tells the story of how we saved our homes from sale to private developers and then set about improving them' (WECH, 2006[1998], p.7). *Against the Odds* is both a historical account, but also discourse on struggles against the local authority, and the value of collective effort.

The document reveals how, despite GLC's investment in the 1960s, dereliction and empty housing remained prevalent. It was at this time that GLC members, including the member for Paddington, Patricia Kirwan, began developing plans to dispose of housing on the Walterton and Elgin estates, with significant areas to be used to create housing for the private market (Dimoldenberg, 2006, p.15).

Figure 11: Property conditions in Walterton and Elgin in the 1970s



Source: WECH, 2006 [1998].

In 1980, the property in GLC's ownership was transferred to Westminster City Council (WCC), who then took on responsibility for managing the housing. Responsibility for the major refurbishments needed remained with the GLC, with the estimated cost of refurbishment standing at £21m, prompting the GLC to develop a plan for this.

Wider political change was also afoot. A decline in Conservative voters in Westminster, led Labour Party politicians to develop plans to increase their number of seats on the council (Hosken, 2006). Such plans sought to win

back marginal seats, and convert conservative-held wards into marginals (Dimoldenberg, 2006, p.11).

Both Hosken (2006) and Dimoldenberg (2006) highlight key local events and how they connect with wider political movements. Hosken, as a BBC journalist, provides a relatively distanced account, though his motive in uncovering the 'scandals of Shirley Porter', discussed below, means that WECH's development is framed through the lens of local politics.

Dimoldenberg's insights are grounded in his experiences as a local Labour councillor in Westminster, and as a political activist supporting the efforts of WECH. Whilst rich in first hand insights, it is unapologetically partisan.

1985-1988

As the GLC disbanded in 1985, WCC took over responsibility for improving the physical condition of housing in the area. On 6th September 1985, a special meeting of WCC's Housing Committee took place. The Conservative administration had developed a proposal to transfer the properties on the Walterton estate to a private developer, Bellway, who would undertake large scale demolition and redevelopment, turning 850 properties into 1,800 new flats (Hosken, 2006, p.113). Existing tenants would be rehoused, and 600 properties were to be sold privately. Patricia Kirwan, who had since become the portfolio holder for housing at WCC, argued that refurbishing properties was not an option, given the government's restrictions on spending. Hence the redevelopment proposal was an 'imaginative way of improving the area and people's lives' (Kirwan in Hosken, 2006, p.113). Labour Party members delivered letters to residents in the area suggesting that they voice their objections at the forthcoming Housing Committee meeting. Approximately 200 residents attended this meeting.

It was around this time that the Walterton and Elgin Action Group (WEAG) was formed. The group was led by Jonathan Rosenberg, who had moved to the area in 1978 and had links to the Labour Party. WEAG was to receive a grant of £8,000 from the GLC to support their activities, enabling it to undertake various community organising efforts. In October 1985 WCC's

Housing Committee meeting was again attended by over 100 residents (Hosken, 2006, p.114). Bellway would eventually pull out of the proposed scheme, leaving WCC without a viable plan.

In 1986 the then leader of WCC, Shirley Porter, ordered a 'change of direction', in light of the Conservatives narrow win in the 1986 elections (Dimoldenberg, 2006, p.16). As Dimoldenberg claims, Porter suggested that they would apply 'social engineering', through the management and disposal of the housing stock, to win back the marginal seats lost. Plans to achieve this were developed through a set of policies called Building Stable Communities, proposing the sale of council-owned housing into private ownership. Senior councillors made the decision to sell 500 of WCC's properties a year across the Borough. Such policies and directives were being actively challenged by the then local Labour spokesman on housing, Neale Coleman.

Concurrent with these political machinations was the growing opposition and organisation of Walterton and Elgin residents. In 1987, new plans for the development of Walterton and Elgin were devised whereby WCC would sell 256 properties to a developer for sale, at low prices, on condition that a further 776 were refurbished for rent. As Hosken notes, local opposition emerged to the foreseen 'mass eviction of the existing residents while building work was carried out' (Hosken, 2006, p.167).

WCC were to approach a company called Regalian to undertake the development. In response WEAG, through Rosenberg, announced their plans to block the proposals, in 'an intense campaign against the scheme' (Rosenberg, in Hosken, p.167). WEAG members acted directly, organising protests at Regalian offices, as the then Managing Director of Regalian recalled;

'We were taken aback to suddenly find 25 or 30 people - guitars, film cameras and all. Having been sung to by this amicable group it was resolved that a meeting would be held' (Goldstone, in WECH, 2006[1998], p.14).

Video evidence (Thomas, 1987) shows the protesters entering Reglian's offices, with Rosenberg directing different actions and asking to see the chief executive, while other protesters make vocal (and musical) protests.

At this time WEAG was building relations with other local housing and tenant organisations. In July 1987, WEAG helped form the Westminster Housing Forum, as a body to lobby against WCC's housing policies. And around this time petitions against WCC's plans were produced, signed by 1,100 people.

WEAG's campaign was building momentum, as other organisations and individuals supported their efforts;

'...short-life residents, local doctors and church leaders. The whole community supported the campaign and it attracted extensive media coverage. People prominent in the housing world also gave WEAG outspoken support' (WECH, 2006 [1998], p.16).

The group became adept at local communications, using posters and other written material to convey their messages. Posters were put up on the steel shutters of empty properties stating 'This door costs you £50 a week – Tory waste'. Other posters, designed by John Phillips, a local printer, acted as a powerful narrative for the proposed development.

Figure 12: WECH poster



Source: WECH (2006[1998]).

Prior to WCC's Housing Committee meeting, scheduled for 22nd September 1987, a letter was delivered to all residents on the estate, which was apparently from Rosenberg. The letter suggested that WEAG had 'accepted help from politically extreme organisations including Militant Tendency...and even the neo-Nazi National Front' (Hosken, 2006, p.170). It is suggested that this was an attempt to 'smear' Rosenberg, who immediately visited residents to deny that this had come from him.

The campaigning efforts of WEAG were proving highly effective in convincing developers not to co-operate with WCC. WCC development proposals required three developers to take part in the procurement process. Through targeted protest and lobbying, WEAG pressurised several developers to pull out of the process.

At this time a local doctor, Richard Stone, in trying to rehouse one of his patients, noticed that properties were being left empty;

'I began to wonder what was going on... I think how outrageous it was to keep homes empty and from those in housing and medical need' (Stone in Dimoldenberg, 2006, p.36).

Stone contacted the District Auditor, John Macgill, to investigate this issue. In so doing, Macgill uncovered what is now known as the 'Homes for Votes' scandal; the use of council assets to gerrymander the local population for party political ends (Hosken, 2006).

In 1988, the UK government presented its Housing Act before parliament, giving approved bodies the 'right to acquire from public sector landlords certain dwelling-houses' (HM Government, 1988). Known as 'Tenants' Choice' this power would play a key role in WEAG developing an alternative to the proposals for redevelopment. Arguably designed to enable social rented tenants to become tenants of private landlords, WEAG explored the potential of using the legislation to take ownership of WCC properties. The timing of the Act was also crucial as it came at a point when WEAG members were suffering fatigue. As Hosken (2006, p.242) notes;

'As residents from the estates were gradually moved to prepare the way for builders, it meant that the WEAG had fewer and fewer people to rally to the cause' (Hosken, 2006, p.242).

WEAG began developing its bid under the Tenants' Choice legislation, leading Conservative councillors to devise ways to obstruct the application. Minutes from WCC meetings suggest they planned to 'destroy the financial viability' of the scheme (Hosken, 2006, p.250)

1989 to 1991

WEAG, led by Rosenberg, with the assistance of the Labour Party Councillor Neale Coleman, explored the potential of using the Tenants' Choice legislation. Quoting Rosenberg, Hosken (2006, p.243) writes;

'We kept everything we were doing quiet for as long as we could. The council had taken their eye off the ball and so we were able to go round and get organised'.

WEAG representatives started to meet potential supporters, including Paddington Churches Housing Association (PCHA). PCHA committed to helping WEAG prepare the Tenants' Choice bid. A new organisation was to be formed under the name Walterton and Elgin Community Homes Ltd (WECH), constituted as an Industrial Provident Society (HM Government, 2014a). As a non-profit organisation, owned by its shareholders and operating a one-member-one-vote system, WECH's rules would ensure that at the Board level residents would hold a majority of seats (WECH, 2003).

WCC were, at this time, trying to form a group to oppose WEAG, with council minutes proposing that 'Walterton Residents against Takeover to be set up' (Hosken, 2006, p.253). At the same time WCC officers and local Conservative MPs were lobbying the Housing Corporation, hoping they would reject WEAG's application to become a landlord (Hosken, 2006, p.254).

In spring 1989, WECH became an 'approved landlord' with the Housing Corporation, entitling them to make a formal Tenants' Choice application. By the end of March those leading the WECH scheme had signed up three quarters of the residents in the area as members (WECH, 2006[1998], p.21).

In April 1989 WECH representatives and local residents delivered its application to take ownership of the properties to WCC. WECH asserted that ownership should transfer at nil cost, and with a dowry of £63m in light of the refurbishment costs. WCC argued that no dowry be paid, and that WECH purchase the properties for £1m.

In July 1989, the BBC's Panorama programme (BBC, 1989) uncovered the attempts to gerrymander the population in the Borough, with testimony from Patricia Kirwan. Deeper scrutiny of the governance of WCC and its political leadership created opportunities for WECH to further its proposals.

1991 onwards

In July 1991, the District Valuer gave his verdict that WECH should take ownership of the property at nil cost, and receive a dowry of £17.5m (£22m inclusive of interest) to pay for the required refurbishment work (WECH, 2006[1998]; Hosken, 2006). In September 1991, WECH issued its manifesto to residents, which included commitments on restricted rent increases and the future direction of the organisation. A referendum was undertaken of all residents to gauge and evidence local support. As noted in *Against the Odds* (2006[1998], p.25) '82% of residents voted, of whom 72% were in favour of the transfer to WECH'. The properties were legally transferred to WECH in April 1992.

Throughout 1992 WECH consulted residents on the first phase of renovations of the Walterton estate. The scheme comprised 212 homes, and properties were taken in small batches of between two and five properties at a time. WECH drew on £3.5m of grants from the Housing Corporation.

In 1993 WECH began the refurbishment of Athens and Kincardine gardens, the low rise 1960s development on the Elgin estate. At a cost of approximately £4m the scheme renovated the blocks which comprised 96 homes, giving them an additional 30-year life cycle. In the same year WECH consulted residents about the tower blocks, and '82% of residents agreed that the tower blocks should go' (WECH, 2006[1998], p.42). The presence of

sprayed asbestos added significantly to the costs of demolition, and WECH had to use £1.4m from its reserves. A low-density development was created in place of the tower blocks, part-funded by WECH, and with additional subsidies from the Housing Corporation (WECH, 2006[1998], p.49).

Up until 1996 the housing management and maintenance functions relating to WECH properties had been handled by PCHA. On the basis of a review of by a firm of housing consultants (HACAS), different strategies and operational issues were considered. It was concluded that WECH should take on the maintenance and housing management functions themselves. WECH subsequently began taking over these functions, along with responsibilities for major works and financial management. In 1998 WECH started major work on the Walerton estate as part of its second phase of refurbishments.

Throughout the 2000s WECH was engaged in the expected functions of a social landlord, undertaking cyclical and reactive maintenance of its properties and also major works on batches of properties (WECH; 2007; 2008; 2009). For a number of years during the 2000s, the redevelopment of parts of the Elgin estate was explored. In 2012 plans for redevelopment were submitted to WCC for planning approval, with WCC also offering to contribute £3m to support the development of affordable housing. The scheme planned to create an additional 43 units, with 12 for rent to key workers and 31 at affordable rents, in addition to some community facilities (WECH, 2015a). WECH would require loan finance estimated to be £11.5m to achieve this. At the time of writing, it appears this scheme has not yet got under way.

This short case history reveals major events and turning points in the development of WECH. Local activism was a response to poor housing conditions, and a radical local authority wedded to large scale redevelopment. Dedicated activists, connected to political parties, aided by housing professionals acting as technical advisors, enabled WECH form. The timing of national legislation and local political upheaval created

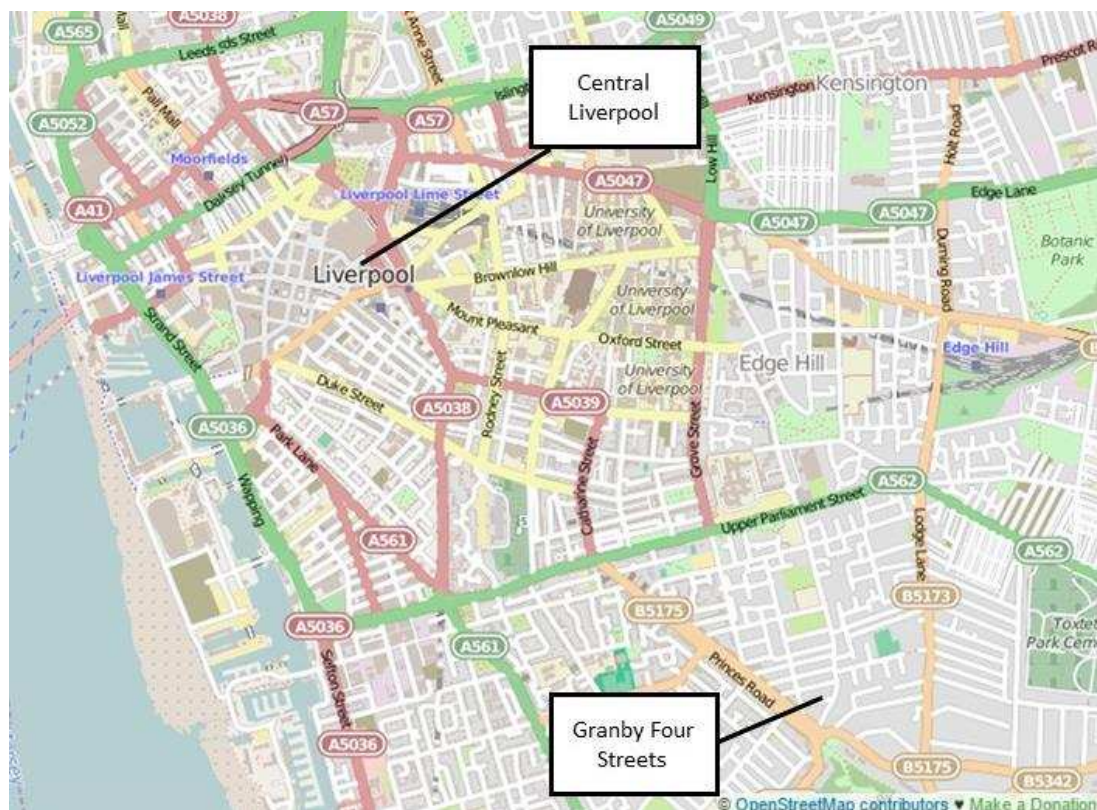
opportunities. The model that emerged focused on resident influence and control, but within a community benefit society, rather than a highly participative model of dweller management.

6.3. Granby 4 Streets Community Land Trust

Introduction

Granby 4 Streets CLT (henceforth Granby CLT) operates in an area south east of Liverpool city centre, as shown in Figure 13. South of the Georgian Quarter, the Granby area is largely residential comprised of red-brick terraced housing.

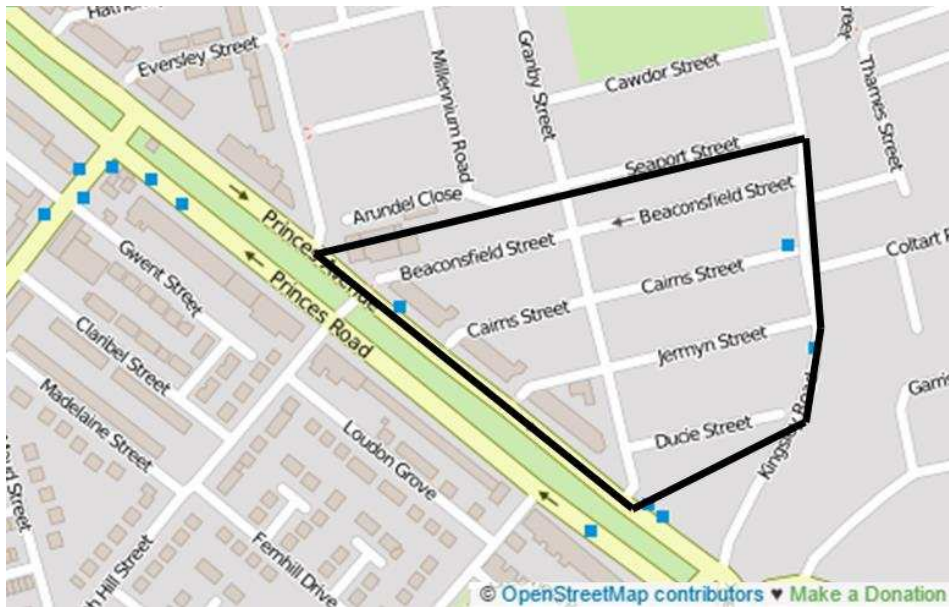
Figure 13: The location of Granby in relation to the wider Liverpool area



Source: OpenStreetMap (labels added by the author)

The Granby four streets, referenced in the CLT's name, run east to west through the area. They are Cairns Street, Beaconsfield Street, Jermyn Street and Ducie Street, as shown in Figure 14. To the west of the four streets is an arterial route, Princes Road, and on the east, Kingsley Road.

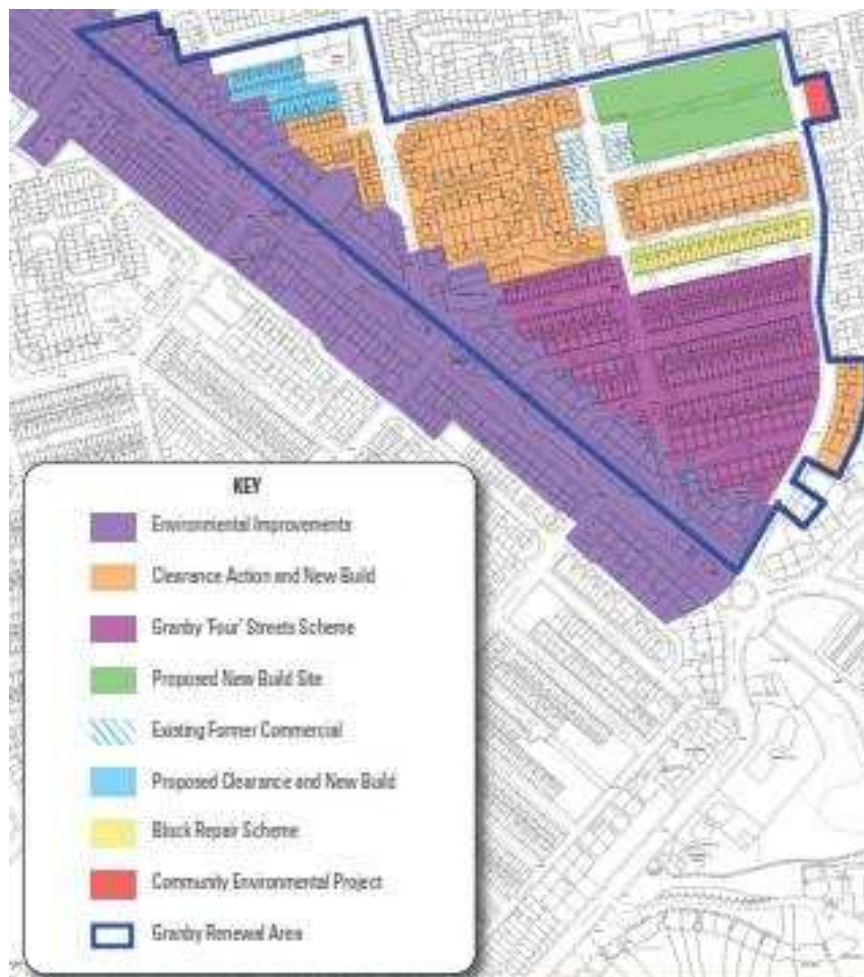
Figure 14: The 'four streets' and local geography



Source: OpenStreetMap (boundaries added by the author)

The Granby four streets area is not defined by any political or administrative boundaries, though the local authority, Liverpool City Council (LCC) has constructed boundaries for the purpose of regeneration programmes. Figure 15 shows the areas defined by LCC as the 'Granby Renewal Area'.

Figure 15: Granby renewal area boundary and planned HMR activity



Source: LCC, 2009, p.9

Whilst the CLT's name suggests that its geographic remit would be the 'four streets', its constitutional documents suggest it serves those living in the wider L8 postcode area. This takes in residential streets in the wider Toxteth area, Lodge Lane and towards Upper Parliament Street.

The four streets area has, historically, had a diverse population. The 2011 census, for the two output areas covering the four streets, shows those not of 'white' origin outnumbering the white population two to one. This is in a city where the white population constitutes 89 per cent of all residents (ONS, 2011). Profiles of the ward in which Granby is located suggests there are nearly 10 per cent more economically inactive residents than the Liverpool average (LCC, 2015). Housing in the area is largely privately owned, with the

number of long-term empty properties constituting 8 per cent of all housing, three times higher than the Liverpool average (LCC, 2015). In the Granby four streets this has been significantly higher, and in 2013 just 60 properties were occupied, with 128 houses and shops being vacant (Granby CLT, 2013b).

Pre-2010

The Granby area was not immune to the wider processes of depopulation and industrial changes which affected much of Liverpool from the 1950s (Sykes et al, 2013). In the late 1960s, the housing charity Shelter chose the Granby area for an action-research project (entitled SNAP). At the time, conditions in Granby were particularly poor, as described by Couch (2003):

‘This was a chronically deprived multi-ethnic and multicultural neighbourhood that had traditionally provided the first home to many inward migrants to the city...it was clear to SNAP...that the area suffered from multiple deprivation...the fundamental causes of deprivation lay in structural changes in employment and housing markets’ (Couch, 2003, p.77-78).

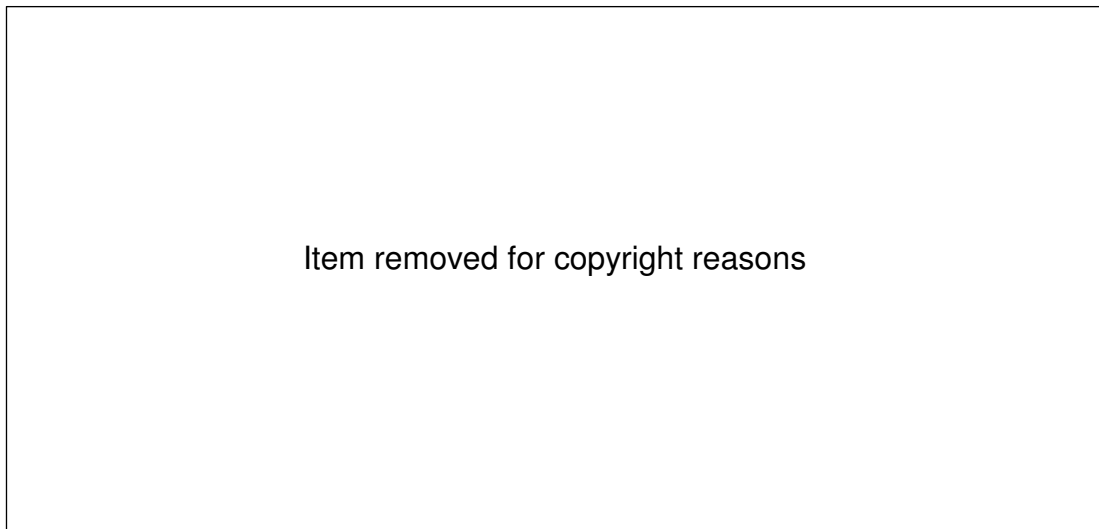
Through this project, which was geared toward the renovation of disused properties, some of Liverpool’s first housing co-operatives emerged, as did some of the wider support infrastructure for such co-operatives (Holmes, 2006). This led some to characterise these developments as a ‘co-operative revolution’ (CDS Co-operatives, 1994). Nonetheless, issues of demolition and displacement still loomed, and those involved in SNAP prevented major LCC plans for demolition to develop new road infrastructure (McConaghy D, 1972).

By the early 1980s, Granby had reached somewhat of a nadir (Beckett, 2015). In 1981 the arrest of several black residents in the north of Granby was followed by what is now known as the Toxteth Riots. The causes of this event are a hotly debated topic (Marren, 2016; Frost and Phillips, 2011), but it has doubtlessly left a legacy of strained relations between the local population and public authorities.

Granby was declared a 'General Improvement Area' (Couch, 2003, p.78) in the 1970s, with funding to tackle poor physical conditions, and undertake selective demolition. However, problems persisted and the neighbourhood was designated Liverpool's first Renewal Area in 1995, using powers created by the Local Government and Housing Act (1989). As a Renewal Area, the local priorities were deemed to be economic development initiatives and housing improvements. In the mid-1990s 32 per cent of dwellings were 'below national habitation standards' (Couch, 2003, p.155), and a significant number of dwellings were empty. Group repair schemes, limited clearance and new build projects had led to some improvements in physical conditions by the start of the 2000s.

The government's Housing Market Renewal Initiative (HMRI) was established in 2002 and identified a number of Pathfinder areas, of which Merseyside was one. As part of this new initiative, Granby's Renewal Area status was extended to 2005 (LCC, 2009). Under the Pathfinder's plans a mixture of interventions for Granby were developed, including clearance and redevelopment along with refurbishments and environmental improvements (see Figure 15). Proposed demolition, particularly in the Four Streets area, was vehemently resisted by the local residents' association (Liverpool Echo, 2004). The Council began acquiring properties, and by 2009 they had acquired the majority of housing in the four streets area. In 2010, the incoming national government terminated the HMRI, and the associated central government funding ceased in March 2011. This led to uncertainty about the implementation of the redevelopment plans. The redevelopment of parts of Granby, such as the derelict Ducie Street, were put on hold.

Figure 16: Ducie Street in 2012



Source: Hughes (2012c)

2010-2012

As the UK national government changed in 2010, so did the administration of LCC, as the Labour Party took overall control. The new administration sought new solutions to the housing problems of Granby. Following the end of HMRI, residents began looking for their own solutions. The Granby Residents Association (GRA) had been the active voice of residents opposed to redevelopment. As this disbanded, some of these residents (along with others) engaged in direct action to address the physical environment. A group called 'That Bloomin Triangle' was formed, and began planting flowers, painting murals and gradually changing the aesthetic of the area (Granby CLT, 2014a), and subsequently received national press coverage (Leeming, 2010; Leeming, 2013). It was in 2011 that residents began exploring different ways to address the empty housing, in the post-HMRI context.

In March 2011 residents, with help from a local social enterprise specialist, Ronnie Hughes, conducted various consultation activities to explore the possibilities of creating a CLT (Hughes, 2012a). Shortly after these workshops, a local architect and member of a local housing co-operative contacted the CLT Fund for help. One of their funding streams was to pay for

initial feasibility assessments. As their advisor I visited the group in the summer of 2011, I discussed with the group how the CLT might take ownership of empty housing and bring it back into use. This was written up in a 'concept note' (Archer, 2011). The CLT was subsequently constituted as a Community Benefit Society. with the help of a co-operative support agency, CDS Co-operatives. The CLT is owned by its members, who fall into three classes; residents of the CLT housing, community members from within the defined community, and stakeholders. The rules regarding the CLT's Board ensure a tripartite structure, whereby at least two thirds of seats are held by residents and community members.

As the idea of creating a CLT was being pursued, LCC was developing its own strategy for Granby. In June 2011 LCC issued an Expression of Interest (EOI), which sought proposals from developers to refurbish 177 properties in Granby and the surrounding areas (LCC, 2011). Whilst not explicit, LCC were offering the properties it acquired under HMRI at low or nil cost to developers. The timing of this proved critical for those residents seeking a local collectivist solution, as the EOI suggested LCC wished to procure a large developer who would offer significant capital resources.

The idea of creating a CLT was shelved as residents sought to influence and negotiate with those developers entering an EOI. As the CLT's own website recounts;

'We approached all of the developers...We wanted to make sure that our wishes were included within their proposals, and that the community would be involved' (Granby CLT, 2016).

The CLT spoke to two potential developers engaged in the procurement process, Leader 1 and Plus Dane, the former being a private sector developer and the latter a housing association. Having constituted themselves as a CLT residents awaited the outcome of the procurement process. Leader 1 was chosen as the preferred bidder for the refurbishment programme in March 2012.

2012-2013

Since the mid-2000s residents of Granby had hosted street markets during the summer months. Combined with the planting and painting of shutters, this activity was aimed at enhancing the quality of the physical environment. It was also part of a purposeful strategy to prevent the demolition of housing. A blog and video by Ronnie Hughes began to connect these local events and activities with the aims of the CLT, as preserving housing and establishing community ownership (Hughes, 2012b).

In an unexpected turn of events, in November 2012 the Leader 1 contract was terminated by LCC. Journalists at the Liverpool Echo had uncovered evidence that Leader 1 was working with an investment company (Positive Property Investments (PPI)) to raise the capital for the Granby plans. Further investigations found that Leader 1 had only formed in October 2011 and had not filed any accounts with Companies House (Waddington, 2012).

With the termination of the Leader 1 contract, the redevelopment of empty housing in the area looked uncertain. In November 2012 residents started writing a vision for the Granby area, entitled 'Clouds and Silver Linings' (Granby CLT, 2013a). The document was written by two active members of the CLT and sent to senior executives at LCC and other local bodies. It outlined their vision for the area which urged LCC to think about different development models and approaches;

'For some years, the City Council has focused on wholesale redevelopment that works with one big developer and requires big investment...It is an all or nothing scenario – which in our case, has turned out to be nothing...we believe different forms of ownership and renting should be mixed across the streets' (Granby CLT, 2013a, p.2).

The document goes on to highlight a variety of models including homesteading and sweat equity, community-owned housing and rent-to-buy schemes. In its conclusion it urged LCC to acknowledge the investments already being made by residents; the environmental work and food growing initiatives, the local market and the investments owner-occupiers where

making in their homes, stating that ‘...these are positive signs that this is a community worth investing in’ (Granby CLT, 2013a, p.3).

The document is a crucial insight into the views and narrative construction of activists in the CLT. The position of the writers is important, as they had been engaged in opposition to LCC plans for Granby for several years. The document explicitly encourages ‘putting aside the causes of this collapse’ and how this was perceived as a ‘moment of great opportunity’ (Granby CLT, 2013a, p.2). The importance of this document in shaping the views of individuals within LCC and partner organisations is unclear. However, it provides invaluable insights into how residents were starting to frame their ideas about the collective ownership of housing.

In December 2012, the CLT started to develop relationships with two housing associations; Plus Dane and Liverpool Mutual Homes (Granby CLT, 2016). The intention was to jointly develop a bid for Empty Homes funding, administered by the Homes and Communities Agency (HCA).

At around this time, a chance meeting occurred which was to shape the future of the CLT. Activists were introduced to a social investor, John Davey, who was keen to support the efforts of the CLT, via a local advocate for CLT and other co-operative ventures. Eventually, an informal offer was made to loan the CLT a significant capital sum at a low interest rate (Thompson, 2015a; Hughes, 2016). It was also during this period that experienced housing professional, Erika Rushton, offered to join the Board of the CLT and has continued to play a key role in its development (Hughes, 2014).

Also in March 2013, the CLT applied to the CLT Fund for additional support, eventually receiving a £5k grant to develop a business plan, and subsequently received funds under the CLT Network’s Urban CLT Project (CLT Network, 2014).

During this period the CLT was also working with the social investor and a firm of architects to develop a ‘masterplan’ for the Four Streets area (Granby CLT, 2013b). This document proposed to LCC an alternative approach to the

regeneration of Granby. The language it uses is revealing, highlighting the need to be 'grounded in what we can do now' and planting the 'seeds for the area's longer term development' (Granby CLT, 2013b, p.2). In essence, the plan proposed the ownership and refurbishment of ten properties by the CLT, alongside other housing association refurbishment programmes. In addition, it outlined how 12 properties on Ducie Street would be transferred to the social investor for refurbishment, along with the creation of retail space at the heart of the Four Streets. The plan also made provision for other housing co-operatives, such as the Northern Housing Alliance Co-operative, and was subsequently presented to LCC in July 2013.

In the summer of 2013 one of the CLT's partners, Plus Dane had its financial position assessed by the housing regulator the HCA. The downgrading of Plus Dane's 'viability assessment' created financial uncertainty for the Granby plans. In its written judgement the HCA declared;

'...some recent decisions on growth opportunities have not been considered within an appropriate strategic framework or demonstrated adequate attention to the protection of social housing assets' (HCA, 2013, p.4).

The impact of this intervention on Plus Dane's approach to Granby is unclear, but it is conceivable that it has led to a more cautious approach by their development partner.

At the end of 2013 a representative from North West Housing Services (NWHS) started attending the CLT Board. NWHS is a secondary co-operative that provides services to its members, such as housing management and maintenance (Granby CLT 2013b). It was agreed that, for six months, NWHS would provide the CLT with administrative and accountancy support free of charge. In addition to this support, NWHS offered the CLT a small loan to conduct more detailed property surveys, and costs for the refurbishment work (Thompson, 2015a). Another emerging partners included Steve Biko Housing Association, a specialist BME housing provider, which offered to handle the CLT's future housing management functions (Granby CLT, 2016).

In October 2013 the CLT learnt that it had been successful in its application to the Nationwide Foundation's Empty Properties Fund (Nationwide Foundation, 2013). Increasingly, LCC were becoming receptive to the joint masterplan that had been present by the CLT, the social investor and the architects Assemble. Late in 2013 they put out a tender for the redevelopment of one of the four streets, Ducie Street, where housing was severely dilapidated.

Whilst LCC had agreed that the CLT could take ownership of ten properties, it was unclear who they would allow to manage and conduct the refurbishment work. The CLT could employ their own architect and developer; or work with Plus Dane (HACT, 2014).

As 2013 drew to an end, the CLT's members helped organise the final Granby street market, and used this as a way of informing residents about the CLT and its plans (Hughes, 2013). The CLT was increasing the output of its communications with newsletters and a dedicated website. In addition, it was engaging more local groups in the activities of the CLT including; the Granby Somali Women's Group, the Small Cinema, Methodist Youth Centre, Merseyside Somali Men's Group and the Granby-Toxteth Development Trust (Granby CLT, 2013b).

2014 onwards

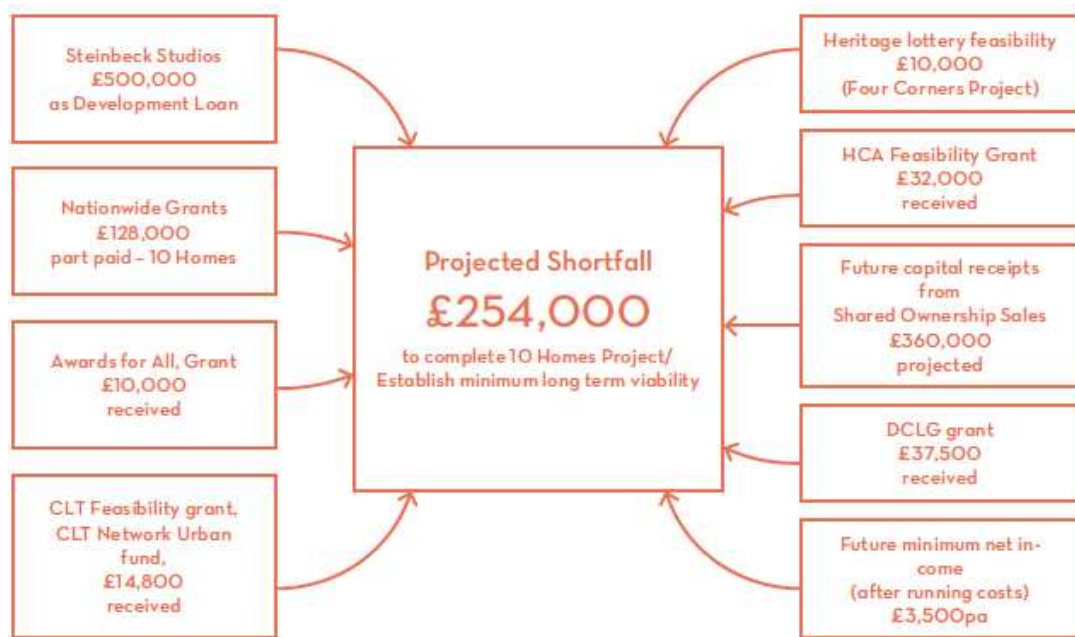
In January 2014, LCC announced their decision to award the Ducie Street tender to the social investor, working with the CLT and other partners. Some months later in 2014 LCC agreed to transfer the ten properties to the CLT, who took full ownership in the December. The CLT had been developing detailed business plans for the refurbishment of the properties, and set out an ambitious timescale for this process, aiming to create five low cost rental houses, and five shared ownership properties (Granby CLT, 2015).

Other projects were beginning to take shape including efforts to renovate the shops on the four corners of Granby Street, Beaconsfield and Cairns Street.

The CLT received some initial funding through the Heritage Lottery Fund to support these efforts.

By mid-2015 it was calculated that the CLT had catalysed the investment of £12.7 million of external funding (Granby CLT, 2015), and was seeking lottery monies, via a programme called Power to Change, to increase its internal resources and provide more capital for development projects. The CLT's business plan presents the mix of funding and finance being secured;

Figure 17: Granby CLT's funding and finance



Source: Granby CLT, 2015, p.11

The above diagram shows the cocktail of funding being brought together, but also the recurrent issue of shortfalls in development finance.

In 2015 the CLT was to receive significant international attention as its architects, Assemble, were nominated for the Turner Prize in respect to their work in the Granby area and with the CLT. This prestigious arts prize was duly awarded to Assemble in 2016 (Tate.org.uk, 2016). At the current time of writing, the CLT has completed the refurbishment of five of its ten properties, with these being let at 80 per cent of market rents (Granby, 2015). The five

other properties are to be offered for shared ownership, with a further 12 planned using sweat equity models (Granby, 2015, p.41).

From this short chronology important features of this case have emerged. Repeated cycles of decline and remediation in physical conditions, framed the contemporary resistance to private redevelopment. Previous activism concerning housing in the area, and other voluntary activity, laid the foundations for the active involvement of residents in developing a collective. The presence of advisors and investors was pivotal in seizing political opportunities. The collective, a community benefit society, aims to adopt various tenure models for its housing, and work on non-housing developments related to community facilities.

6.4. *The phases of development*

These case chronologies focus on the entities, relations and significant events in each case. They are intended to set a platform for a deeper causal analysis. Their presentation highlights the complicated processes and pathways of each case, and how that complexity is hard to reconstruct and condense. As Lewis notes (1986, p.214) any 'particular event that we might wish to explain stands at the end of a long and complicated causal history'. Understanding the development of the collectives, and the processes through which they can create certain benefits and costs, therefore requires a method of simplification and abstraction. Ideas of causal mechanisms hold promise here, and the above descriptions of events provide the basis for their construction (Bygstad and Munkvold; Easton, 2009).

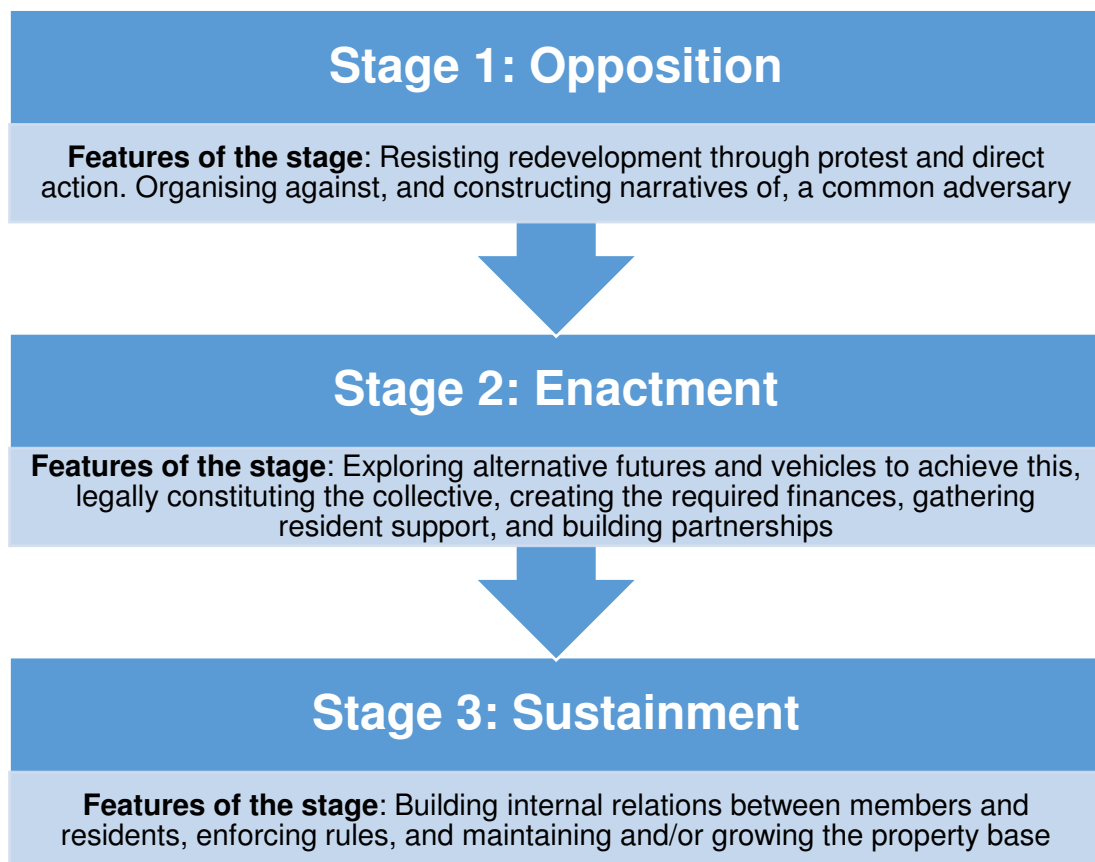
The development of the cases, and their forms, reveal some important differences. CMP represents a federated co-op model, with dwellers in the co-ops owning and managing housing for their benefit. WECH is a community benefit society, where members are owners, but where governance is in the form of a representative model, with staff performing housing management functions. Granby, as a small CLT is a similar community benefit society model, but at the time of writing was wholly volunteer-run. Furthermore, the cases spread their histories across different

time periods, affected by differing political, social and economic factors nationally, feeding down to varying local contexts.

Nonetheless, the descriptions reveal general patterns in the development of the cases. Other authors have tried to capture such patterns, for instance Ward (1973), who suggests effective direct-action on housing occurs in four phases; 1) individuals initiate and catalyse wider support, 2) this consolidates and threatens existing property rights, 3) effective action results in success and acceptance of this by authorities, and 4) authorities seek to placate or co-opt such efforts into the mainstream.

In reference to the cases studied here, a simpler set of stages can be constructed, awaiting deeper analysis. These stages express different types of action undertaken, different forms of relations and contrasting types of events in the development of the cases.

Figure 18: General stages in the development of the cases



Unlike CMP and WECH, Granby CLT has not yet evidenced long-term sustainability. But the former collectives have, and the recent past reveals a distinctly different character to the focus of their activities, internal relations and the challenges they face. Different constraints and enablement are apparent in each stage, and are particularly pronounced in stages one and two, as popular opposition and protest is translated into an organisational form for the ownership and management of housing.

With this knowledge the thesis now turns to the empirical findings of the research. It offers, in the following two chapters, a deeper understanding and of the constraints and enablements shaping the development of each collective.

Chapter Seven: Internal constraints and enablements

7.1. Introduction

Addressing the study's first research question, concerning the constraint and enablement of housing collectives, the following chapter focuses on the internal processes and dynamics of the collectives. This relates to a variety of constraints and enablements arising specifically from the actions of, and relations between, residents, members and staff within the collectives.

Changes in social phenomena can be depicted as causal processes, or as explicable via certain mechanisms (Coleman, 1990; Hedstrom & Swedberg, 1998; Hedstrom & Ylikoski, 2010). Such modes of explanation entail interrogating how the conditions in which actors are located, lead to the formation of certain beliefs; how these beliefs shape individuals' actions; and how, when these actions are performed by multiple actors, in an organised way, then wider change can take place. Using these ideas data analysis sought to identify the conditions, beliefs, actions and combinations of actions which have shaped the internal processes within the collectives. From these internal processes, constraints and enablements emerged in complex conjunctions.

Hence, the chapter is structured as follows. The following section discusses patterns in the beliefs and psychologies of collective members and residents, and how these may have been shaped by the conditions in which they found themselves. This is followed by an analysis of actions taken by those inside the collective, shedding light on their skills and capacities to affect change. The synergistic nature of such action is then discussed, and how co-ordination and organisation takes place. The chapter concludes by proposing mechanistic explanations of some of the internal dynamics observed.

7.2. Beliefs and psychologies

In each of the cases the beliefs of residents and members can be seen, in part, as responses to external stimuli or received conditions. The conditions shaping beliefs in each case pre-dated any conception or proposals for housing collectivism. Empirical evidence for each case shows how the belief in a collectivist alternative to physical redevelopment only emerged as their situation demanded or allowed. Important comparisons and differentiations can be made between each case in this regard.

In Milton Park, the influx of diverse populations in the mid-twentieth century had created a heady mix of ideology and activism. Milton Park was, in retrospect, ripe for the spread of a shared belief that private development should be resisted. As one long-term resident recalled in his interview, the area had developed a reputation for attracting liberal thinkers and political activists;

‘...you realise too that [there was] a lot of the militancy in the area before the beginning of the project to oppose Concordia estates...because this was an area where there was a high proportion of draft dodgers, who were very instrumental and had a lot of political experience and came here for political reasons’ (Alan, Milton Park resident).

The presence of American citizens who had avoided conscription to the Vietnam War, is just one example of a sub-group occupying the area with distinctly liberal political views. Many residents were also engaged in forms of activism, and throughout the 1960s and 1970s the increasing presence of community organisers, influenced by visitors to the area such as Saul Alinsky (1971), provided residents with knowledge and techniques to direct this activism.

For people such as Alan, a founding member of his co-op in Milton Park, these beliefs shaped resistance to Concordia’s plans. Alan highlighted how, being surrounded by and immersed in radical political ideas, he had come to see the potential of collective ownership of housing;

‘...like myself, involved in left wing slash anarchist political milieu going on...because of my own politics it sounded like it would fit very well this

idea, and so I started to campaign for a co-op' (Alan, Milton Park resident).

The presence of a large group of residents with similar political and ideological outlooks created the basis for a certain type of agency. Whilst the prevalence or dominance of such beliefs was important, what seems equally significant is the firmness with which those beliefs were held by certain residents who would become key agents for change. Susan, an activist in the development of CMP, highlighted how her firm convictions underpinned her activism;

'The solidity of being very sure of your base, your philosophical base, has its advantages' (Susan, Milton Park resident).

Susan presented her strength of belief as a key asset in navigating the conflicts, disagreements and dilemmas in collective enterprise.

In a context where private ownership was the dominant tenure, and where the cultural norm was to see housing as both an investment-good and use-good, 'being sure of your base' would seem to be a crucial asset, particularly if you are developing and promoting unusual tenure models. Residents such as Susan highlighted how the strength of their beliefs came from a youthful confidence and naivety. Reflecting on the psychologies of some of the activists involved in the project, Susan noted;

'We were a handful of people, but gung-ho, really bleating, and you know when you're young and you've got positive energy you just get into this stuff, you love it and have so much fun' (Susan, Milton Park resident).

Whilst highlighting activists' 'gung-ho' and 'positive' approach to tackling perceived problems, the final line in the quote above reveals something important. This effort was a key part of the lifestyles of those involved. Activism was not just a practical response to external threats, but something to be inspired by, to enjoy, and to engage in as a part of a way of life. A picture of an activist's psychology emerges, underpinned by a set of social relations with others engaged in the same efforts.

Other activists showed a determined belief that it was possible to learn the required skills for collective ownership of housing. Martin, an active member

of his co-op and long term resident of the area, noted how another member of his co-op had;

‘...through dogged determination become literate in finances and technical aspects [of co-operatives] (Martin, Milton Park resident).

This perceived willingness to learn marks out some of the psychological traits held by key activists, and signs of perceived self-efficacy (Bandura, 1982). This would seem important in meeting the significant demands of forming and sustaining such collectives.

In contrast to such enabling beliefs and psychologies, other residents exhibited different positions. Not every resident of Milton Park was of a liberal disposition, and even among those that were, not all agreed with the proposed collective model of ownership. This becomes clear when exploring the resistance to collectivism from a group named Maison St. Louis (MSL);

‘...about a dozen individuals who declared their interest in owning, as individuals, the property they lived in. Their interest was not an unusual one in our society, in which the norm is exactly that’ (Kowaluk and Piché-Burton, 2012, p.19).

MSL’s resistance was predicated on the desire for ‘normal’ forms of property ownership. Interviewees noted how, in a more general sense, advocates of co-operation had to battle against cultural norms of individualism;

One of the barriers...is individualism...that’s the system of life we’re brought into, every individual is possessive of his own belongings, so I’m a member of this co-op but this is my belongings and I’m possessive of it’ (Frank, OSBL manager).

The formation of MSL, and its subsequent resistance to collectivism, is understandable given these wider beliefs and norms. Evidence from interviews provides crucial insights into how the beliefs of those involved in MSL, notably their preference for individual ownership, translated into actions which constrained the development of the collective;

‘...they wanted to own, they wanted the federal government to pay to renovate these houses and turn them over to private ownership. Their politics were quite conservative, for many years through various legislative means they tried to block the general Milton Park project’ (Alan, Milton Park resident).

This succinct causal summary reveals how certain beliefs and ideologies entwine with ownership preferences, to promulgate certain actions which constrained the development of the collective.

In a similar way to Milton Park, there is evidence that the existing population and character of Walterton and Elgin made fertile ground for the development of WECH. Whilst far from a hive of liberal politics, interviewees highlighted the presence of 'alternative lifestyles' in Walterton and Elgin prior to any notion of collective ownership;

'...there was a mix of people, quite an ethnic mix that added a dimension to it, people who liked living in edgy areas, it was a bit edgy, alternative lifestyles that sort of thing' (George, WECH supporter).

Evidence from the interviews does suggest, at least initially, that there was not the same level of political activism in Walterton and Elgin as was seen in Milton Park. Indeed, interviewees were clear that the development of WEAG and resistance to demolition was not driven by a certain political or ideological persuasion, rather it was an organic response to an external threat;

'...so we were fighting the campaign and fighting to survive, and to stop them knocking down...the notion of taking over, forming WECH, doing our own thing etc that only grew from the opportunity...we wanted the council to get on with the repairs...it became apparent that they were never going to do that, so when Tenant's Choice came along, there wasn't really, there was no ideology' (Charles, WECH resident and Board member).

Yet politics and ideologies did drive the development of WECH in a certain way. WEAG aligned with, and supported by, the local Labour Party, and was also shaped by the wider political context. As noted by Charles, polarisation in the national political sphere was reflected by polarised political beliefs at the local level;

'...the whole Thatcher thing was very...the national context was very polarised' (Charles, WECH resident and Board member).

Clearly this polarisation was accentuated in Westminster, as Shirley Porter's administration implemented the Homes for Votes policy and embarked on a project to gerrymander the voting population (Hosken, 2006).

All this points to differences between the cases in how local beliefs were being shaped by wider conditions, but there are similarities in the psychologies of activists. Those helping form and support WEAG, with their links to the local Labour Party, use very similar language to describe how their activism formed part of their lifestyle. George, a local Labour councillor in Westminster, reflected on what drove his involvement in the WECH project;

'Well, we were all young and idealistic, and it was a great time...Paddington was one of the centres of political activity, there was a group of us in our 20s and 30s who came together' (George, WECH supporter).

Here, echoes of the testimony of Susan in Milton Park are seen, suggesting that youthful idealism fuelled activists' involvement. Such psychologies underpinned the determined activism which enabled WECH to emerge.

Like in Milton Park, the desire for a new form of collective ownership found root in quite disparate but overlapping beliefs and views. Francis noted in his interview how 'a meeting of minds' took place, as people from different backgrounds coalesced. Craig, a Board member who was involved in the WEAG campaigns, noted;

'We weren't entirely a homogenous community, cos there was the people, old time council, actual council tenants, there was the people in various forms of short-let like myself that were sublet out via the council etc' (Craig, WECH resident and Board member).

To build a sufficiently influential campaign, disparate groups needed to find common ground and shared objectives. These would emerge in the beliefs that redevelopment should be resisted, and existing residents should not be displaced.

As the desire to resist redevelopment grew, so did the confidence of activists. Reflecting on this, Edith, a long-standing resident in WECH and early activist, remembers the growing resolve of residents;

'We were so determined that we just kept going, I mean over ten years is a long time to keep fighting...I enjoyed the fight...and getting together. And being determined, we were all determined' (Edith, WECH resident).

As the tactics employed by activists continued to frustrate WCC's attempts to procure a developer, so the confidence and perceived efficacy of the collective grew. This is a major piece of learning about how collectivism can be enabled. Reflecting on this growing sense of efficacy, a WECH document recalls;

'We realised how strong we could be as a community and that politics starts at home with your neighbours on your street' (WECH, 2006[1998], p.14).

It does appear that a recursive process was operating, whereby firmly held beliefs led to certain activities, for instance, direct action on developers' offices, which when successful served to reaffirm those initial beliefs.

One could overstate the universality of such beliefs in the Walerton and Elgin area. Indeed, interviewees and documentary evidence suggest that whilst many residents supported the development of a collective model of ownership, some did not. In the vote regarding the transfer of properties to WECH, 27 per cent of residents did not favour this option. Divergent beliefs acted as a constraint on development. Reflecting on the period before the ballot of residents, Charles, a key activist in the development of WECH, recalled;

'...you know at its height it was a pressure cooker and the polarisation was very sharp' (Charles, WECH resident and Board member).

Interviewees recalled how an opposition group, named the 'Walerton Residents against Takeover', was formed to object to WEAG's proposals and 'put out stuff about how the council's been good to us' (Craig, WECH resident and Board member). A significant portion of the population did not actively oppose collective models, but would have preferred to stay as WCC tenants. This passive resistance was another important constraint on collectivism. Dylan, a supporter and advisor on the WECH proposals, reflected that in the run-up to the ballot on the transfer of properties;

'...there was a category called 'better the devil'...so to change people's minds...to change their landlords...it was quite a big step in people's minds' (Dylan, WECH supporter).

Dylan crucially points to efforts to change beliefs, and how activists tried to convince and persuade such tenants of the value and possibility of collective ownership, creating new visions and discourses about collective action, aptly demonstrated in banners and written literature (see Figure 19).

Figure 19: WECH forms of communication



Source: WECH, 2006[1998], p.15-17

As in Milton Park, there were conflicting views and beliefs in the process of developing WECH. Notably, disagreements emerged between WECH's tenants and leaseholders. Craig reflected on this issue in his interview, and how WECH had dealt with a legacy of mixed ownership;

'...the minute you own something you have a different agenda basically, and it doesn't mean good or bad, but it becomes more about you than about us' (Craig, WECH resident and Board member).

Craig suggests that the tenure of housing that residents occupied shaped their beliefs. It would seem the existence of leasehold properties created tensions and constraints in the overall model of collective ownership.

Issues of tenure are less prevalent in Granby, where in contrast to Milton Park and WECH, the slow depopulation of the area has left only a small group of owner occupiers. These residents constitute the core group of activists developing the CLT, and their beliefs cannot be interpreted along traditional party-political lines, since the local Labour Party had long advocated large-scale demolition of housing in Granby. Hence, resident's beliefs in the possibility of collectivism were not situated in traditional party politics.

Granby has historically received new migrant populations, and this diversity is something interviewees celebrated. The CLT, for some residents, represented a vehicle for preserving the diverse population of the area, along with its physical character. As Catherine, a long-term resident noted;

‘...it seems to me to be important that we hang on to...to part of Liverpool’s heritage that’s really important...My reasons for getting involved was that it’s really important that we keep this area’ (Catherine, Granby resident and CLT Board member).

Such beliefs play an important function in explaining the activism of residents. Granby’s historic function in receiving and housing people of different ethnicities, underpinned a set of shared beliefs and ideas about what the area should be like, and the function it performs. This created the psychological conditions for collectivism to be proposed and explored.

Residents had, for a long time, been active in opposing the redevelopment of the area, and in this they claimed some successes (Granby CLT, 2016). This experience had meant bonds between residents had formed, based on a shared belief that demolition should be resisted. As Catherine noted;

‘Your community doesn’t just happen for nothing, it happens for a reason where people collect together for a reason...and the greatest community movements have always been brought about because people have their backs to the wall’ (Catherine, Granby resident and CLT Board member).

This history carries a number of similarities with the other case studies. The opposition to redevelopment pre-dates any notion of collective ownership, but nonetheless, it created the psychologies and relations upon which collective housing was possible. The presence of an opposing force enabled individuals to internalise, and coalesce around certain beliefs and co-operative practices.

Ultimately, residents’ activism can be seen as an assertion of control, as Avril a CLT Board member noted;

‘The biggest thing is the lack of control they’ve felt they’ve had over what’s happened in their area over the last couple of decades...this is people power, this is us taking back control in something that has a formal structure’ (Avril, Granby resident and Board member).

This belief, and growing confidence was founded on the view that the local council (LCC) had consistently failed to regenerate the area. Interviews, as well as documentary evidence, reveal a strengthening of the belief that the CLT was best placed to manage such a process. Helena, a non-resident Board member, highlighted this rationale;

‘...some of the owner occupiers were looking at 'how can we find a solution for ourselves, everybody else has failed us’ (Helena, Granby CLT supporter and Board member).

Documents produced by the CLT asserted an increasing confidence to tackle local problems, suggesting ‘we have ideas, energy, commitment and vision that...offer a way forward for the regeneration of our community’ (Granby CLT, 2013, p.4). Articulating and embedding some of these beliefs was a key task in order to convince residents and external bodies that they could act collectively. Documents such as this, hint at the role of this type of narrative in belief formation.

As was noted above for Milton Park and WECH, a receptiveness to collectivism was not universal among residents. There is evidence in the interviews of a lack of confidence, and a lack of belief that collective ownership is viable. Beatrice, a key activist in the CLT and local resident, noted;

‘Well I think it’s taken quite a long time for people to realise that it’s going to hold’ (Beatrice, Granby resident and CLT Board member).

This shows that whilst collective ownership may be desired, it is not necessarily perceived as possible. Beatrice and others were trying to persuade non-believers that such ownership was viable, a key activity discussed in section three.

The CLT was borne out of the demise of another resident group, the Granby Residents’ Association. Individuals in this organisation had very different views about how the same goal of preserving housing in the area could be achieved. Helena provided the following insight into this divergence of opinion;

‘...I think within the Granby Residents’ [Association] there was a little bit of a split, so a group of people took forward the CLT and I’m aware there were some people that weren’t happy with that’ (Helena, Granby CLT supporter and Board member).

Hence the CLT is the product of one set of views or beliefs, with the lack of consensus acting as a constraint on development. There is certainly evidence that a belief in collective ownership was not shared by everyone;

‘...there are other residents who are being communicated with, but who aren’t, who are outside of [names resident members of CLT], and there has been a little bit of friction there’ (Mike, LCC representative).

Hence, the belief in a collective solution to the areas problems was not universal, but arguably gaining strength. The promulgation of collectivism was only possible as actions and events allowed them to have more confidence in it. Externally driven events, such as the offer of a loan from the social investor, or support from local housing associations, enabled momentum to build and perceived efficacy to grow.

7.3. Individual agency

Exploring the individual agency of those within the collectives, shows how the performance of certain actions has enabled and constrained the development of each collective. In this analysis, one type of action comes to the fore; how individuals were able to organise other members and residents to perform actions in synergy. Understanding these organising roles and acts provides important insights into how such forms of collectivism can develop.

In the development of Milton Park, a complex phenomenon which emerged over a period of several decades, the individual acts which shaped the collective can be seen as either ‘infinite or merely enormous’ (Lewis, 1986, p.214). One could focus on the actions of David Williams (his real name), a professor at the neighbouring McGill University, who is credited as the person who;

‘...solidified the newly formed MPCC, obtained the charter, expanded the membership, made public the issue of the threat to the neighbourhood, and developed the strategy of presenting alternative plans to those of the developer’ (Kowaluk & Piche-Burton, 2012, p.34).

Other actors, such as Dmitri Roussopoulos played a key role in ensuring that the collective ownership model was not diluted, as one interviewee recounted;

'Dmitri really saved the day for that, when Dmitri wants to be very tough he can be, I'm not tough. I can persuade people but Dmitri said, 'no, no fucking way, we're not giving any private property to anybody that's the end of it'. And so we just had to fight, and then he was giving orders...'no, you tell them no' (Susan, Milton Park resident).

In Milton Park, as in the other collectives, when the proposal for collective ownership came under threat, there were specific individuals who were willing to actively resist that opposition. Each case study shows how specific individuals were willing to 'tough it out', to hold firm to the principles that were driving the projects, and to resist attempts to water-down or reject collective ownership.

Behind the actions of these prominent individuals is the myriad of hidden, arguably more bureaucratic acts, undertaken by tens of other individuals in forming the co-ops and CMP. These acts were geared toward practical and technical *organisational tasks*, for instance; constituting co-ops, guiding refurbishment programmes, ensuring good governance, raising and managing finances, repairing and maintaining properties. Interviews with residents highlighted the importance of such acts in the process of developing the co-ops. Martin, who was heavily involved in the development of his co-op noted;

'...when we were developing the co-op, for example, Margaret...was spending 20 hours a week, while working full time, and I was doing the finances, and not being a book keeper by trade stumbling along, I was spending 15-20 hours a week also on that' (Martin, Milton Park resident).

Each co-op, and ultimately CMP, was born through the work of these individuals as they embarked on countless practical housing and governance related tasks, working alongside external supporters and professionals. For the commitment required for this to be sustained, activists needed a set of sufficiently powerful motives. Political and ideological views, a desire not to be displaced, and a perceived collective efficacy provided the drive for the critical actions which enabled the collectives to develop.

Aside from the practical tasks of organisational development, individuals in Milton Park were engaged in another form of activity, what might be called *processes of organisation*. When data from all of the cases is compared and contrasted, there are clear sets of actions, undertaken by activists in each case, which fit a loose definition of 'community organising' (Smith, 2005). In Milton Park, the form of community organising undertaken was, using Rothman's typology (1968), a mixture of 'locality development' and 'social action'. As residents began opposing redevelopment, there were clear signs of a social action approach by organisers, who sought active participation among residents, and used certain communicative forms to depict other organisations as symbolic 'enemies of the people' (Brager and Specht, 1973, p.26). Overlapping these efforts was a more typical locality development approach. Organisers worked with residents to build a representative base, and develop consensus around their interests and aspirations (Rothman, 1968).

Specific individuals stand out as key organisers in Milton Park. In reviewing the evidence relating to Milton Park one such organiser, Lucia Kowaluk (her real name), was seen as prominent. Excerpts from interviews reveal not only the nature of Kowaluk's organising effort, but also some of her skills and influence;

'...Lucia went door to door, I mean literally, and convinced people who were sceptical that co-ops could be formed and this was practical and legitimate way to live your life in this area, and that it would mean people could stay' (Margaret, Milton Park resident and CMP Board member).

'...if you don't have the core of people who are dedicated, like Lucia...it takes the work and then it takes...the temperament... you have to be aware that not everyone is going to agree with you...It takes a lot of energy to explain or try to convey or express your point of view, so it takes a lot of work and the capacity to make concessions' (David, Milton Park resident).

These excerpts reveal how Kowaluk fits the mould of the community organiser described by Rothman (1968) and others such as Alinsky (1971). They highlight the complex mix of practical skills, behavioural traits and

intellectual capacities which were applied in persuading others that collectivism was possible.

Alongside Kowaluk others were prominent organisers, notably those active within residential blocks to promote and establish a co-op structure to take ownership of those blocks. Alan, a resident since the 1960s, recalled:

‘...I would go up and down the stairs and I remember getting the doors slammed in my face...And other people were very curious like, I had to deal with people, I had a long attempt to try to persuade someone to accept the co-op formula’ (Alan, Milton Park resident).

Not all community organising was aimed at enabling the development of collective ownership. As Cousineau (1980) notes, those in favour of private ownership, known as Maison St. Louis (MSL), were also trying to persuade and mobilise residents to oppose it. Such organising constituted a major constraint on development;

‘Through organising and meetings, setting up contacts, drafting position papers and sending letters to neighbours, they built an effective coalition of residents who wanted to buy’ (Cousineau, 1980, p.144).

Hence, individuals opposed to collective ownership were applying similar organising techniques as their opponents. This effort was undoubtedly effective, raising concerns in the Canadian Mortgage and Housing Corporation (CMHC), and mobilising enough effort to delay the progress of the collective model (Cousineau, 1980).

Irrespective of the goal of each activist, it becomes clear that these organising skills were a relatively rare commodity. As Alan began organising his neighbours to form a co-op, the solitary nature of his effort, and the importance of his individual agency, comes into sharp focus;

‘I was the only person that was kind of an activist, people who were there were not...they were students, elderly people, some people were not really aware, and I think this is a really important point in terms of the development of the Milton Park project as such...the hesitation came when some of the elderly people felt they were going to be asked to do manual labour’ (Alan, Milton Park resident).

Alan reveals how existing residents had limited capacity to participate in the development of the collective, and harboured worries about their future

commitments and the investment of their time. The co-ops in Milton Park were made possible because key individuals such as Alan were able to persuade and reassure other residents that such commitments could be sustained. There is a certain irony, therefore, that the large scale collectivism which emerged in Milton Park was catalysed by individual agents.

Understanding the importance of such individuals helps to explain a major source of constraint on collective development. Such were the demands on them as individuals that they risked becoming overburdened. As Susan recalled;

‘There were some people that burned out...after all we had to write all this stuff from scratch’ (Susan, Milton Park resident).

In chapter three it was noted how housing collectivism is often constrained by an over-reliance on volunteers (Heywood, 2016; Moore, 2015; Sungu-Eryilmaz and Greenstein, 2007; Young Foundation, 2011). Susan is revealing how this happened in practice, with personal capacities being stretched to the limit.

As in Milton Park, the individual action and competencies of residents and members was key to WECH’s development. Whilst one individual, Jonathan Rosenberg, is frequently referenced in interviews and documentary evidence, other individuals intervened at critical stages.

Resistance to the redevelopment of Waltherton and Elgin was promulgated by a number of strong characters. One interviewee described how a number of ‘feisty ladies’ (Barbara, WECH resident) emerged as central characters, who would become the face of the campaign. Behind them Rosenberg and others were busy organising and structuring residents’ efforts. As Craig, a longstanding activist for WECH, recalled;

‘...there were a couple of very vocal people, one of them was a woman called Irene Blackman, who was brilliant. She was the real deal, she was genuinely working class...she'd been involved in unions since the 30s...she made great telly’ (Craig, WECH resident and Board member).

The presence of defiant and vocal individuals, willing to confront the parties opposing the collective, was a critical factor in the development of WECH.

Individuals such as Irene Blackman (her real name) were to provide an authentic and persuasive voice for the collective, ensuring external bodies knew that residents would be a formidable force.

As in Milton Park, interview data revealed sets of critical actions relating to organisational tasks in the development of WECH. Documents and interviews revealed a multitude of critical acts in securing registered status with the HCA, developing proposals to take ownership of the properties under the Tenants' Choice legislation, and in planning and managing the technical work required to finance and undertake a large refurbishment programme. Whilst organisations like PCHA, and other external individuals supported the residents, they still had to undertake significant work to make it possible. This meant engaging deeply in technical legal, financial and operational matters relating to non-profit ownership and management of housing.

Interviewees suggested that the reliance on a small number of skilled individuals created certain constraints. This was particularly acute when the proposal for transfer was made. Charles recalled how;

'...keeping all the facilities, organisations, and the people in place to help us, and the money and resources, and keeping that going. It was difficult looking back' (Charles, WECH resident and Board member).

As the organisation developed, the complexity of its functioning and operations became more pronounced. Francis recalled discussions about the organisation's annual accounts;

'...they went through the financial audit, and it was like 'does anyone have any questions?' and everyone was like, looked at each other and never said anything...the majority of people in that room wouldn't make head nor tail of a balance sheet...I made a point of it when I first joined, when it came to finance...everyone is responsible. And there was a deafening silence most of the time' (Francis, WECH resident).

This is just one insight into the skills' deficit as housing collectives can often be run by residents who are not housing or finance experts. This is a constraint on the collective's development, leading to a reliance on professionals and advisors.

As WECH became operational, staff were employed to take on the bulk of responsibilities regarding housing management and the refurbishment programmes. Repeated references are made in the data about how Andy Watson, the Chief Executive, navigated the organisation through different challenges, maintaining rapport with residents. This excerpt from the interview with Dylan, attests to Watson's influence;

'...they did succeed, and this is a credit to the staff, people like Andy and people who've been there for a long time, to manage the transfer from PCHA management to direct management...to achieve those things is pretty good, and to achieve them without tripping over' (Dylan, WECH supporter).

As in Milton Park, the commitment and persistence of key individuals emerges as a critical ingredient in the development and sustainment of the collective. As Barbara, a longstanding resident, asserted in her interview;

'If you have enough dedicated people, and honestly there's nobody more dedicated than Jonathan and Andy, and a number of other people, and I think that's the reason why it works' (Barbara, WECH resident).

Watson's influence is seen after the transfer, and the skills he demonstrated were markedly different to those required during the period of resistance to the redevelopment of the area, and in the building of a movement for collective ownership. This is a reassertion of qualitative changes in tasks and processes as collectives go through different phases.

In the initial phase of WECH's development, the skills and influence of a key community organiser, Jonathan Rosenberg, are clearly evident in the data. One can again differentiate this organising activity from the practical aspects of organisational tasks. As Rothman (1968) notes, an organiser seeks to build consensus among residents and build a representative base to push for change, whilst also organising for 'social action', building participation and creating symbolic enemies. These are processes of organisation. Rosenberg appears to have excelled in these forms of organising, as residents were mobilised into forms of direct action and protest;

'...at that time there was 1100 homes, it was massive.... we had a meeting on the street corner, literally all very impromptu stuff. Imagine

150 people assembling in the street, you know...told them 'oh my god, we're under threat, warning, warning, then hired three coaches and 200 of us went down to the council, and it was mayhem' (Charles, WECH resident and Board member).

What becomes clear is that Rosenberg was orchestrating participation around short term events; public meetings, Housing Committee meetings, direct protests on private developer's offices. Through participation in these activities, residents were buying-in to a movement, initially to resist redevelopment, but ultimately to collective ownership. As residents' participation matured, and they prevented WCC from attracting a private developer, so participants gained an increased sense of their capacities and efficacy.

Rosenberg's skills in community organising are neatly captured in WECH's documentary video about its development (Thomas, 1987). In the video, during a protest at one of a developer's offices, Rosenberg can be heard saying;

'...it's no good going into the office right and having a static demo, we want to do what we did at the last one, which was send detachments of people running through the offices, and handing out leaflets, and that's particularly appropriate for the younger people because there's a lot of charging around and running round' (Thomas, 1987).

During these scenes Rosenberg is also observed committing those developers to future meetings, and to getting their agreement to withdraw from the tendering process if residents are not happy with their proposals. Perhaps there is a danger in overstating the significance of organisers such as Rosenberg. Nonetheless, asking counter-factual questions about WECH's development in his absence, suggests he was pivotal, particularly in initial mobilisation, and in the organising of other activists.

The development of Granby CLT reveals interesting similarities and disparities with the other two cases. Many of the patterns revealed above, relating to the actions of individuals, and the inherent constraints and enablements linked to this, are seen in the development of Granby CLT. However, differences in the organising effort which took place in Granby are significant, and these reveal something about the different routes groups can

take to collective ownership.

Certain individuals played an important role in building initial momentum behind collective ownership, and securing funding for an initial assessment of feasibility. Interviewees noted how certain people were;

‘...kind of the catalyst, he was involved with us for quite a while, and it was him actually that suggested the CLT would be quite a good model to look at’ (Shirley, Granby resident and CLT Board member).

After this initial stimulus, other residents in the Four Streets visibly took the lead in developing the idea of collective ownership. Helena, a Board member and external supporter, provides an insight into the impetus provided by certain residents, and one in particular;

‘My goodness me, they’re driving it...they’ve all had their energy and have been passing batons on...she’s learnt all those skills which is just fantastic. She probably knows more than me in terms of development...The passion from the residents has absolutely drove it to this point. I actually think the passion and determination of the residents will get it to its end’ (Helena, Granby CLT supporter and Board member).

The quotation above reveals how a handful of activists have been at the centre of the development of Granby CLT. The language used by Helena also reveals something about the nature of their effort. Words such as ‘energy’, ‘passion’ and ‘determination’, mirror much of the language used to describe activists in the other two cases. Furthermore, the reference to learning about ‘development’, which is taken to mean physical housing development, highlights the technical issues residents were trying to resolve, grappling with the legalities, financing, and construction and refurbishment of housing. Like in the other cases, these forms of agency can be delineated from the processes of community organising, as organisational tasks.

Activists in Granby displayed an ability to persuade and build relations internally with other residents, and with different external agencies. Shirley highlighted how one of the residents had sought to build relations with external bodies;

‘She’ll just ring someone up and say ‘can we meet I want to tell you

about Granby'...individual actions over the last year or two...have led to real positive partnerships' (Shirley, Granby resident and CLT Board member).

As discussed in the next chapter, these relations would become a critical source of enablement.

What is less clear, when judged in comparison with the other cases, is the extent to which activists were undertaking the typical community organising defined by Rothman (1968). Neither Milton Park nor Walterton and Elgin was ever depopulated to the extent of Granby. For those activists trying to resist redevelopment, and explore collective ownership, there were very few local residents in the Four Streets to organise.

Like in Walterton and Elgin, residents in Granby had historically been involved in activities which might be classed as 'locality development' and 'social action' (Rothman, 1968). Representative forums (such as the Granby Residents' Association) were developed to influence the local authority, whilst some residents also engaged in more adversarial forms of action. It is noteworthy, however, that in the development of Milton Park and WECH, these historical acts were prominent in the narratives of interviewees. In Granby, this was less apparent, as interviewees focused on the short term tasks involved in forming and establishing the organisation.

Any community organising effort was focused on increasing resident participation, so additional capacity could be generated to complete the many tasks associated with the governance and development of the CLT.

Beatrice recalled how she had tried to;

'...break down all the different jobs in a more creative way, so they were accessible, but we haven't done that and that takes work as well. And kind of imagination as well' (Beatrice, Granby resident and CLT Board member).

These division of labour issues were critical for a group immersed in setting up formal Board processes, developing financial proposals and conducting negotiations with a range of partners. Beatrice's interview contains significant references to concerns about the technicalities of organisational tasks, and the need to mobilise more internal capacity;

‘...because the work that’s required to sort of build organisations is fiddly, and time consuming...it’s quite small conversations and contacts what knits people together and enables them to have a role in it’ (Beatrice, Granby resident and CLT Board member).

Perhaps the age of the CLT, at the time of study, has some influence on these different perceptions of ‘organising’. For those in Milton Park and WECH, having formed in the 1980s and 1990s respectively, sufficient time has elapsed to allow for a full historical account of their development to emerge. This enabled an almost nostalgic view of historic battles to surface. In Granby interviewees were, in real time, engaged in the formation of the CLT and this perhaps explains their focus on these more prosaic concerns about practical organisational tasks.

Despite this, the crucial skills of a community organiser, to persuade and build relationships, were evidenced by the CLT’s key figures. Georgia, a supporter and Board member of the CLT, noted how certain residents had built relations with those on the periphery of the CLT to ensure they continued to support it;

‘[she’s] been very critical in...doing stuff outside the meetings...to make sure they’ve stayed on-side’ (Georgia, Granby CLT supporter and Board member).

References to this type of activity are rare in the Granby data, but they do hint at critical agency in terms of persuading and convincing other local residents about the value and possibility of collective ownership.

More than the other two cases, the issue of resident participation was critical in Granby. With a small resident population to work with, building a critical mass of people to develop the CLT was going to be difficult. This quotation from Mark, a supporter of the CLT, shows this;

‘...at the moment what we’re saying is, there’s only three or four of them that are residents of that area that are involved. I think they need to start recruiting more, more resident members, who’ve got that commitment and understanding and that will transform itself into good governance’ (Mark, Granby CLT supporter).

Collectives such as these, which are engaged in highly complex and time

consuming activities, need willing and energetic activists. Without that, the burden falls on too few people, and this constrains the development of the collective. Reflecting on her own engagement in the CLT, Beatrice bemoaned their inadequacies in setting up the structures and groups to take some of the burden. This meant she was left 'doing too much of the rest' of the work (Beatrice, Granby resident and CLT Board member). Other members resisted deeper involvement as they were 'just too tired' (Georgia, Granby CLT supporter and Board member). All of this points to a critical source of constraint for the collective, which relates to the capacity and number of individuals involved. It might be suggested that when those individuals become over-burdened, the likelihood of a collective developing is greatly reduced. As individuals burn-out, this is likely to impact on people's perception of the group's efficacy.

Further to the issues of time and capacity, are constraints related to the skills and knowledge of residents and members. In Granby evidence suggests that, whilst learning fast, individual activists knew very little about housing development. Reflecting on this fact, Mike, a representative from LCC noted;

'The CLT have come from a very low base, as in not really understanding the development process...When I first met them they were understandably a bit overawed' (Mike, LCC representative).

It is unsurprising that a group of residents, perhaps unfamiliar with the process of housing development, should struggle with its complexity.

Nonetheless, the impact of this lack of knowledge was keenly felt. Avril, a long term supporter and advocate of the CLT noted;

'...they don't understand what's required to get a development going, they're asking what are they bringing to the table...I think they [LCC] are still nervous about our capacity to deliver as well, and they do keep asking me about programme and timescale' (Avril, Granby resident and Board member).

Over time residents and external supporters have managed to negotiate the problems associated with this knowledge deficit. Nonetheless, this lack of skills and expertise was a clear constraint on the development the collective.

7.4. The synergised agency of individuals

The section above emphasises the importance of individual agents being able to organise the efforts of their fellow residents and members, whilst also dealing with the practical tasks of developing an organisation to own and provide housing. The analysis so far, however, has not discussed a central characteristic of each collective's development, which relates to the combined actions of agents and their effects. Each collective developed, in part, as a product of individuals acting in co-ordinated ways. This section therefore explores how actions, performed by a multitude of agents in a co-ordinated way, or more aptly in *synergy*, can enable and constrain development. The term synergy is used purposefully as it denotes;

‘...the interaction or co-operation of two or more organisations, substances, or other agents...[which] produce a combined effect greater than the sum of their separate effects’ (Oxford Dictionaries, 2015).

In each case there are examples of how the collective was enabled through such synergised effort. However, there are instances where a lack of co-ordination between residents led to constraints, where co-ordination by opponents created constraints, and antithetically where the absence of co-ordinated action by those opposing collectivism enabled its development.

In the development of Milton Park, the way in which activists co-ordinated their messages and communications en masse, is one such example of synergised action. Susan, in her interview, noted how ‘...72 people from the citizens’ committee and the Settlement knocked on doors’ in an effort to persuade other residents to resist redevelopment (Susan, Milton Park resident).

To affect a change in the beliefs of sufficient residents, large numbers of individuals needed to be mobilised to go ‘door-to-door’. This face-to-face persuasion was crucial in developing a shared psychology or set of beliefs, which would become the psychological platform on which collective ownership would be built. As Frank a manager of commercial property in Milton Park recalled, residents coalesced against redevelopment plans;

‘...the residents, some owners but mostly tenants...said 'no way, what is this? This is not the type of city we want, we need to respect our tenants, we need to respect our architectural heritage, and this is not the way to go’ (Frank, OSBL manager).

A recursive process was in train. Activists delivered a coherent message on the door-step about the dangers of the redevelopment plans, and the prospect of collective ownership. This message led to the formation of certain beliefs about collective ownership, which would act as the basis of co-ordination between increasing numbers of residents. The activists had, through a co-ordinated message, created a kind of contagion.

Further evidence of the causal impact of large scale co-ordinated action can be seen in an extract from the interview with Susan, who recounted a meeting organised by the City administration. Susan had undertaken significant community organising work to encourage residents to attend;

‘Actually 250 people came from the community and I overheard these architects talking to each other saying 'where have all these people come from’...it was chaired by our city councillor who really got shit, one person after another got up...and said 'Michelle how can you let people do things like that, we don't want this'...it was incredible, and Michelle Prescott said 'okay I promise you here in a public meeting we will not have any high rises on that piece of land?’ (Susan, Milton Park resident).

When groups of individuals co-ordinate their actions, it has amplified effects. Securing the above commitment from local politicians was achieved not only through having a large number of residents at the meeting. It was the co-ordinated action of those individuals, delivering a consistent message based on a shared set of beliefs, which led to that commitment.

The Milton Park case shows how public bodies find it difficult to ignore or oppose highly co-ordinated action by large groups of residents. It may be easy to ignore a multitude of individual, disconnected voices making a similar argument. However, it is seemingly more difficult for a public administration to ignore a coherent and consistent message which is presented as the views of many. During this phase of opposition, this type of synergised action was an important part of the resistance effort, but also central to building the internal relations required for collective ownership.

Such actions are closely tied to the development of certain organisational forms and functions. The case of Milton Park highlights the importance of the transition from organised protest to a formal organisation. When the CMP and co-operative ownership model was being devised, attempts were made to write into these structures the processes for co-ordinated action;

‘...At this very early stage two major and important issues were discussed: what kind of structure would be created to govern the community... and what were the basic social values that would be applied in all the co-ops and other non-profits and how would they be guaranteed’ (Kowaluk and Piché-Burton, 2012, p.16).

The quotation above reveals the links between the structures being adopted and the underlying ideological components which formed the basis for co-ordinated action. Co-ordination requires some shared psychology or beliefs, and it is interesting that activists sought to ‘hardwire’ these into the constitutions of the organisations being developed. Margaret, who was heavily involved in the development of CMP, noted;

‘...those of us that were let’s say militant, at the co-op level, then became involved in drawing up clauses of the declaration. So the work was divided up by committee, so for instance I would go to a committee on the selection section of the declaration, and there were people from all over the community, from across the co-ops, OSBLs, they all met together’ (Margaret, Milton Park resident and CMP Board member).

This involvement of residents in developing the declaration not only mobilised the physical capacity of residents, it also served to spread and embed many of the shared beliefs critical to co-ordinated action.

Even after the initiation of CMP and the co-ops, processes emerged for the continued mobilisation of residents, and embedding of specific beliefs. As Arabelle, a longstanding member of her co-op noted;

‘But it’s an ongoing thing, because new members come along, or somebody for some reason starts to go this way and the others going that way...in our group we’ve had two or three full day reflection meetings in the last 20 years...we usually come out of those with something new, we look at our byelaws, we change stuff, we talk, we try’ (Arabelle, Milton Park resident).

Such organisational structures and processes do not always deliver the required co-ordination between members and residents. Susan highlighted

how they have not achieved the desired state of cooperation, and that decision-making processes are sometimes far from ideal;

‘...there are fights within co-ops, there's the odd fight between co-ops, which is less frequent, and there are co-ops that don't know how to function democratically...there are people that are not terribly co-operative’ (Susan, Milton Park resident).

Each co-op has tried to co-ordinate the actions of its members, using ‘democratic’ processes to make decisions and agree actions. These are the processes which give rise to co-ordinated action. However, they are fallible and variable across the co-ops, so constraints lie in the failure of residents to find wholly effective ways to incentivise co-ordination.

Furthermore, co-ordination in Milton Park has been hampered by the turnover of residents and members, and the need to refresh the ‘stock’ of activists. Overcoming this constraint, residents have sought a new focus of activity, or subject to coalesce around;

‘But you see each time, I think what happened, each time a group got discouraged and couldn't see what to do next, another group would come along and say 'let's do this, let's do it this way’ (Martin, Milton Park resident).

In the lengthy process of fighting redevelopment and forming new models of ownership, this ability to find new members willing to co-ordinate their action was imperative. In the current phase interviewees bemoaned the same issue of turnover. As Alan, a founding member of his co-op lamented;

‘...the vast majority are people who come into the project and are very good members while they're here, some of them are not...the vast majority would consider it some kind of failure on their part if they were still living there five years later. Because they tend to come in while they're just starting out’ (Alan, Milton Park resident).

This marks out a different set of psychologies between founders and die-hard collectivists, and those new entrants who are perhaps more distanced from historic struggles and its original values. The ability to co-ordinate action, in part, depends on some shared psychology between differing groups. This is potentially undermined by a high turnover in residents and

members, and the loss of longstanding leaders and advocates who can preserve the mechanisms for co-ordination.

As in Milton Park, the development of WECH should be understood in reference to the co-ordinated action of multiple residents and members. Prior to the formation of WECH, campaigns by residents hampered WCC's attempts to contract a private developer. Residents used direct action to persuade developers to pull out of a proposed barter deal. Reflecting on this effort by residents, one of the developers recalled how;

'...the Waltherton and Elgin Action Group turned up at our offices. We were taken aback to suddenly find 25 or 30 people - guitars, film cameras and all. Having been sung to by this amicable group it was resolved that a meeting would be held' (Lee Goldstone is Managing Director of Regalian Properties PLC, in WECH, 2006[1998], p.14).

This form of direct action required a degree of co-ordination between those activists whom, with some shared set of beliefs and aspirations, were able to undertake different roles in that protest. In her interview, Edith revealed how a mass of mobilised and vocal residents were able to exert influence on developers, who were keen to protect their public image;

'So no we just fought on and on and got bigger and bigger, because Westminster's idea was that they had to get four housing people {Interviewer: Developers?} Yeah, and every time we'd find out where one of them was, the coach load would go down there and say do you think, do you realise you're taking our homes, and they didn't want all that agro so they pulled out' (Edith, WECH resident).

The history of the development of WECH includes numerous instances when, acting synergistically, residents were able to exert influence on external bodies. Notable examples include WCC Housing Committee meetings, where large numbers of residents attended to protest against planned redevelopment (Hosken, 2006; Dimoldenberg, 2006). As noted above, local government bodies are susceptible to influence by groups of individuals who co-ordinate their actions, framing their arguments in a coherent and consistent way. Their susceptibility is, in part, explained by their democratic processes and mechanisms for ensuring accountability to the public, though in Westminster the dominance of one political party

constrained the use of these mechanisms, even by highly organised groups of residents.

Whilst some residents co-ordinated their efforts in attending Housing Committee meetings, interviews with those active in the development of WECH reveal how sub-groups of residents embarked on different forms of protest. As two interviewees noted, the short-life housing tenants explored other forms of demonstration, installing roof top banners and hijacking WCC photo opportunities;

‘...short-lifers were an important component in the campaign. I don't think they went out and mobilised people particularly...’ (Dylan, WECH supporter).

‘There's that photo of them on the roof, I think it was called ‘shout’, they were coming from a completely different angle’ (Francis, WECH resident).

These forms of visible protest and campaigning synergised with other direct action and powerful public communications to exert a powerful influence on WCC.

The capacity of WECH residents to exert external influence was, in part, reliant on a foundation of shared beliefs and objectives. This made co-ordination possible. The processes employed to do this were strikingly similar to those used in Milton Park. This excerpt from an interview with Barbara, a longstanding WECH resident, reveals the critical role of ‘door-knocking’ to persuade unconvinced residents;

‘...we (me and my friends) were just foot soldiers more than anything else, and we knocked on doors and explained what it was we wanted to do to take it over if possible, and to have fair rents etc, and to put the interests of the tenants before anything else, and that did the trick because we got something in the region of 83% of the vote’ (Barbara, WECH resident).

This powerfully demonstrates how a number of activists, the ‘foot-soldiers’, co-ordinated their actions to convert and enlist other residents. Rather than formalised, hierarchical systems of communication, messages were disseminated in a more viral fashion. As George, a key supporter of the residents recalled;

'People felt part of something because they all knew what was going on, rather than a group of leaders having the information and selectively sharing it' (George, WECH supporter).

Despite such informality, a transition was required to move from co-ordinated protest to co-ordinated action in running a housing collective. Charles provided an insight into this transition;

'...what we had to do was set up an organisation...join people up to it, have a proper membership, proper committee, sort of formalise. We had to move from the action group thing...for us it was we've got to save the estates, this is how we do it now' (Charles, WECH resident and Board member).

As WECH developed, key processes were devised to ensure that different forms of action by residents could be co-ordinated. In addition to Board level processes, WECH's annual general meeting became a key process for embedding certain beliefs and reasserting notions of collective action;

'They [AGMs] have always been massively well attended and it's a point of principle for the organisation to try to get a very large percentage of the membership' (Dylan, WECH supporter).

Observations undertaken in this research, including attendance at a WECH AGM, attests to this high level of involvement by residents, and how it is used to solidify the collective ideals on which WECH is based.

However, these processes are fallible, and residents often act in uncoordinated ways. There are examples in the history of WECH where residents' and members' failure to co-ordinate their actions has led to detrimental outcomes. Francis, a current WECH resident, recalled how an opportunity to transfer more properties from WCC to WECH was lost;

'I think they had a vote on it, but it wasn't organised as well as it should've been, a very low number of people voted. Anyway, that opportunity, rather than getting a resounding yes, if there'd been a real push the council would've been presented with 'out of 100 tenants 80 have said they would like to be housed by WECH', it was something like 20 out of 100 voted. So it wasn't managed that well' (Francis, WECH tenant).

As in Milton Park there is a sense that co-ordinated action is frequently jeopardised by either apathy or self-interest among residents and members which constrains the development of the collective. The processes to foster

co-ordination are far from perfect.

At the heart of the development of Granby are sets of co-ordinated actions by residents and their supporters. A notable difference to Milton Park and Walterton and Elgin is the scale of involvement of residents. As noted above, the depopulation of the area means that there are few residents there to be able to co-ordinate their actions. Despite this, residents have had to work closely together, to persuade those who do remain, and those external bodies that need to be convinced of the CLT's credibility.

The roots of this co-ordination are found in the shared views and aspirations of the key activists developing the CLT. Shirley had lived in the area a long time, but was not particularly close to other activists who originally proposed the CLT. Shirley recounted how she became involved, and the basis for co-ordinating her actions with others;

‘...as soon as Patricia met Francine and myself, and got into what it was that we were doing, there was a real sort of meeting of minds’ (Shirley, Granby resident and CLT Board member).

The ‘meeting of minds’ suggests how co-ordinated action had its roots in shared beliefs, which enable those agents to act in synergistic ways. This was to be imperative, as the speed at which the CLT had to be formed required high levels of co-ordinated action;

‘And there was quite a quick turnaround, you know it’s not as if we were poised for action, we went from being completely dormant in December to Jan/Feb thinking ‘arrggh’, having nothing apart from the articles and memorandums’ (Beatrice, Granby resident and CLT Board member)

This ‘meeting of minds’ might explain how a handful of activists managed to co-ordinate their early actions, but what of those more sporadically or loosely involved? What becomes clear in the Granby case is that pre-existing opportunities for activism, in the form of street markets and guerrilla gardening, provided a platform for co-ordinating the development of the CLT. As the following two quotations suggest, these street-based activities provided a route for direct collective action, a chance to hone co-ordination, and engage new people in discussions about the area and the CLT;

'It's how can you have people involved in doing stuff which is, erm, invigorating, as opposed to the opposite, and so the planting group is invigorating because it's, you have a sense of empowerment from doing it, there something anarchic about it really. The market is a doing thing, it's trying to get a mix of activities, so it's not a dead end kind of chore' (Beatrice, Granby resident and CLT Board member).

'...you get lots of people involved that wouldn't necessarily be involved cos we sell loads of second hand stuff and we get people who've got no money coming to talk to us. We're getting the Muslim women who wear the full burkha...They'd never be allowed to come to a meeting, but they can come to a market to look for kids' clothes' (Catherine, Granby resident and CLT Board member).

Interviews suggest that this pre-existing community level activity has created the internal relations for the development of the CLT; they have embedded shared ideas and practices which are the platform for co-ordinating actions to develop the CLT.

As in the other case studies, the CLT's legal form and governance structure provides a means for this co-ordination. The CLT provides a formal embodiment of the shared aspirations of residents and members; their desire to see housing protected from demolition, refurbished and reused. The CLT has become a conduit for co-ordinating action towards these ends.

Despite this, the form and function of the organisation can hinder the speed at which action can be agreed and organised. Helena, a key supporter of the CLT, reflected on this link between the legal form adopted and the required speed of action;

'...the CLT model is fine but it's the reality of nothing happening for ages and suddenly everything has got to happen really quickly' (Helena, Granby CLT supporter and Board member).

This is a salutary lesson in how organisational forms are not a panacea for better co-ordinated action by residents and members. What the development of the three collectives reveals is that co-ordinated action is a function of shared beliefs and psychologies, requiring organisation and effort by key activists, which may or may not be enabled by the organisational form adopted.

7.5. *Internal constraint and enablement: A mechanistic picture*

The chapter has revealed how the beliefs of individual residents, members or staff, have shaped their actions, which in turn enabled or constrained the development of the collectives. It has been shown how these beliefs are formed through ideological and political persuasions, cultural norms, historical struggles and interpretations of place.

Throughout the chapter a distinction has been made between the practical *organisational tasks* involved in the development of housing collectives, and the *process of organising* residents, members and supporters in pursuit of collectivism. The cases reveal how individuals have undertaken complex tasks including; constituting and running non-profit organisations; planning housing-related finances and raising funds; and, managing the physical redevelopment of housing and subsequent provision. However, the same or other individuals also engaged in a different form of action. This was geared toward organising people and resources, mobilising them against a common adversary, and building a representative base of residents around shared interests and aspirations (Rothman, 1968). Crucially, this process of organisation enabled individuals to co-ordinate their actions, formerly in opposition to local authorities and private companies, and latterly in the development of a housing collective.

Numerous lengthy documents have sought to set out and guide activists in the myriad of organisational tasks outlined above, asserting their significance in constraining and enabling collectivism (for example, CFS, 2008; CLT Network, 2012; Radical Routes, 2004). However, only a limited literature discusses the processes of community organising in enabling and constraining housing collectivism (Bunce, 2016; Thompson, 2015b), and hence the insights provided here address an important gap. Counterfactual questions assert the importance of this process and the agents guiding them. It is hard to envisage the collectives coming to fruition without the central organisers, particularly in WECH and Milton Park. This poses searching

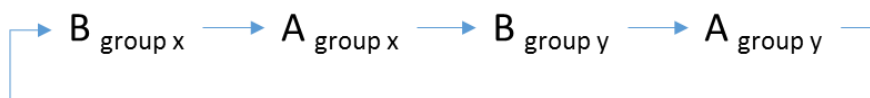
questions for the viability of collectivism in areas where these traits and skills are lacking.

Focusing on such community organising, mechanistic models can be used to understand how this process operates, particularly in the phases of opposition and enactment. Merton's notion of a self-fulfilling prophecy (Merton, 1968), is instructive in simplifying the processes of community organising, persuasion and participation. Merton noted how, in certain scenarios, 'public definitions of a situation (prophecies or predictions) become an integral part of the situation and thus affect subsequent developments' (Merton, 1968, p.195). The exemplar of this situation used by Merton was a 'run on the bank', which Hedstrom and Ylikoski (2010) describe in mechanistic terms to link beliefs and actions;

'Once a rumour of insolvency gets started, some depositors are likely to withdraw their savings, acting on the principle that it is better to be safe than sorry. Their withdrawals strengthen the beliefs of others that the bank is in financial difficulties, partly because the withdrawals may actually hurt the financial standing of the bank, but more importantly because the act of withdrawal in itself signals to others that something might be wrong with the bank. This produces even more withdrawals, which further strengthens the belief, and so on' (Hedstrom and Ylikoski, 2010, p.62).

The beliefs (B) of a group of people, group X, drive them to perform certain actions (A). These actions influence the beliefs of others, group Y, who then act in similar ways to group X. The actions of group Y only serve to validate the beliefs of group X, and further 'publicise' the beliefs adopted. The following diagram depicts this, with 'B' an abbreviation for beliefs, and 'A' for action;

Figure 20: Merton's self-fulfilling prophecy



Source: Adapted from Hedström and Udehn (2009)

This type of 'self-reinforcing and belief-centered cycle' (Hedström & Ylikoski, 2010, p.62) can be used, with some refinement, to explain internal processes enabling and potentially constraining the collectives' development. To do this, what is required is a differentiation of agents' roles in these scenarios, and ways to account for non-compliance and free-thinking among individuals. This chapter reveals some subtle differences between; community organisers, who led and orchestrated the participation of others; activists, who proactively participated in efforts to convince and mobilise others; and, a wider resident group that fitted neither of these descriptions.

In each collective, but particularly in Milton Park and WECH, key individuals were driven to undertake organising roles, building a base of activists willing to participate in oppositional efforts, and later in the enactment and sustainment of the collective. This agency was underpinned by certain beliefs about the future of their area, their housing, and wider political and ideological views. In each case both organisers and activists invested significant time trying to persuade other residents of their beliefs, specifically beliefs in the value and possibility of collective ownership. When these efforts were successful, those persuaded would sometimes become more active. As this chain unfolded, increased participation by more residents acted as a feedback loop, validating the beliefs held by the organisers and activists. This belief/action cycle may explain the popularisation of collectivist ideas in the case study areas.

The development of WECH can be used to explore this model in practice. On the basis of shared beliefs about WCC's redevelopment plans, key organisers, in conjunction with other activists, engaged in *acts* of protest, persuasion and consensus-building around collective ownership. This served to shift the beliefs of other residents, including those who originally held the view of 'better the devil you know' (Dylan, WECH supporter). As a result, more residents became active in the various elements of the movement, and this in turn strengthened the beliefs of organisers and activists. One quote

from Barbara, who during the development of WECH tried to persuade her neighbours that collectivism was desirable, succinctly explained this process;

‘...we (me and my friends) were just foot soldiers more than anything else, and we knocked on doors and explained what it was we wanted to do to take it over...and to put the interests of the tenants before anything else, and that did the trick because we got something in the region of 83 per cent of the vote’ (Barbara, WECH resident).

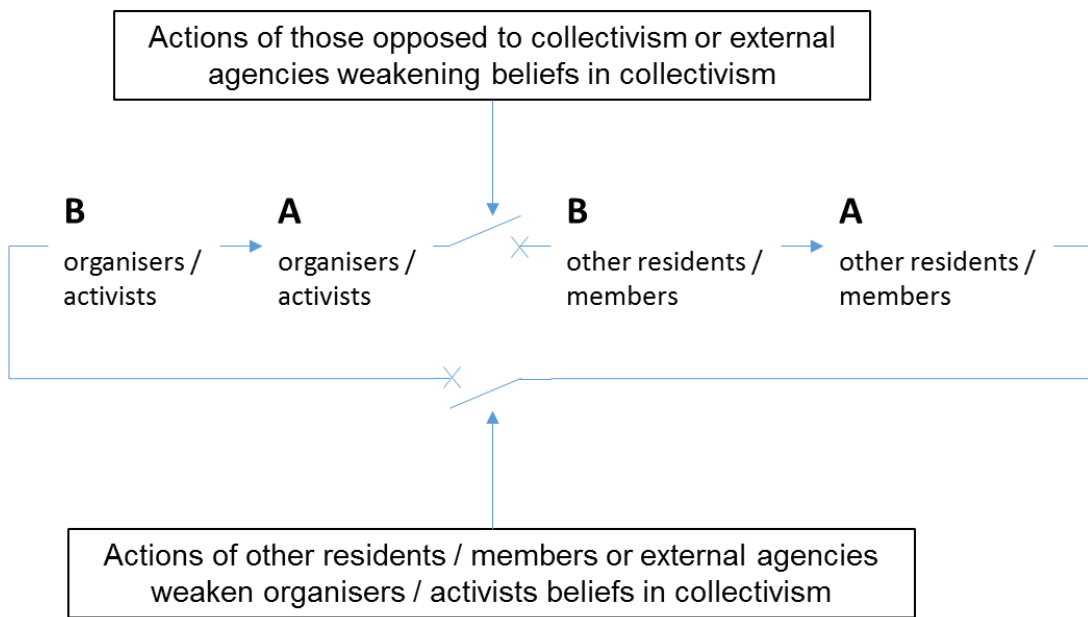
The beliefs and actions of activists like Barbara became an ‘integral part of the situation and thus affect[ed] subsequent developments’ (Merton, 1968, p.195). As those opposed to WCC’s plans ‘fought on and on and got bigger and bigger’ (Edith, WECH resident), so did the perceived efficacy of organisers and activists. Bandura notes the critical function these perceptions play in shaping agents’ actions;

‘Perceived collective efficacy will influence what people choose to do as a group, how much effort they put into it, and their staying power when group efforts fail to produce results’ (Bandura, 1982, p.143).

As the perceived efficacy of the collective was renewed (by both increasing resident support and external factors), it served to validate the beliefs in resistance and collective ownership. Hence, Bandura’s work helps unpick some of the psychological subtleties of a self-fulfilling process.

Whilst instructive, this type of simplified belief/action cycle does not account for important nuances of what happened in the cases studied. Firstly, it does not account for the beliefs and actions of those opposing collectivism. In Milton Park, members of the Maison St Louis group undertook various activities to oppose collective ownership, prefaced on certain beliefs about private ownership. Parallels can be drawn with the Walterton Residents Against Takeover group. It is therefore important to insert into the model, at certain points, what might be called circuit-breakers, which explain how a self-fulfilling prophecy can be interrupted or at least mitigated by other actions. Figure 21 reworks the Merton model with these circuit breakers included.

Figure 21: Self-fulfilling prophecy model of collectivism with circuit breakers



What is being posited here is a mechanistic model which explains how the beliefs of those advocating collectivism translated into actions which, when skilfully applied and when other contingencies allowed, shaped the beliefs and actions of other residents toward collectivism. At each transition from beliefs to actions, finite cognitive and material resources were being mobilised, and this affected the range of actions which could be performed. For instance, without the skills of verbal persuasion, or material resources to print posters and disseminate leaflets, the action of those converting others to collectivism may have been diminished.

As with any model, the subtleties of individual cases may be obscured, but the model does explain the momentum for collectivism which grew in each of the cases studied. What it does not sufficiently account for are the differences between the belief-action cycles taking place at different stages of development; the focus above has largely been on the phases of opposition and enactment.

The model, as it stands, is also silent on the range of constraints and enablements which arose from interactions with bodies external. It is to this subject the thesis now turns.

Chapter Eight: External constraints and enablements

8.1. Introduction

This chapter explores the constraints and enablements that emerged from each collective's relations with external bodies, defined as any individual or organisation that was not a resident, member or employee of the collective. The focus is directed to the powers, liabilities and actions of those entities, which created part of the contingent conditions in which collectives developed.

Exploring these issues, the chapter proceeds as follows. In the following section a general typology of external bodies is offered from across the three case study collectives. This typology is then used to explore the causal role of each of these types of entity, presenting empirical evidence from each case. The chapter concludes by synthesising the learning, presenting a mechanistic description of the causal processes arising from relations and interaction with external bodies.

8.2. A typology of external bodies

When one appreciates that the cases studied developed through different historical periods, in different local contexts and within divergent political and policy frameworks, the similarities in their external relations are striking. It is suggested that the same *types* of bodies were important in the development of each case.

Through the data analysis process a typology of external bodies has been created, presented graphically in Figure 22.

Figure 22: Types of external bodies constraining and enabling development



Whilst encompassing most of the external bodies interacting with the collectives, this is not a wholly comprehensive picture. As noted in the last chapter, such is the extended period of their development, and complex chronologies, that such universality is difficult to achieve. In the cases one might also highlight interactions with state-sponsored regulators, other housing providers, national charities, and universities. For brevity, however, the focus has fallen on those relations and interactions that the data suggested had been most influential in the collectives' development.

Relations between the collectives and external bodies were highly fluid; fluid over *time*, in the sense that external bodies emerged and receded, and their influence ebbed and flowed over time; and fluid in *type*, with the same external bodies classifiable in two or more of the types defined above. For example, a local authority may be a government body, but can also act as an advisor and a funder.

The typology, whilst a useful organising device, says little about how and why these bodies affected the development of the collectives. Given that the current literature lacks sufficient attention to these causal questions, the remainder of this chapter attempts to explore this in the concrete world of the cases themselves.

In unpicking the role of different external bodies, it has been helpful to think about their constituent parts. In addition to people, such bodies are also comprised of *resources*, which might be defined generally as;

‘...anything from material resources – jobs, income, savings, and the right to material goods and services – to nonmaterial resources – authority, moral commitment, trust, friendship, skills, habits of industry, and so on’ (Oberschall, 1973, p.28).

The term ‘resources’ is a helpful catch-all concept that summarises all of the things an organisation can mobilise in its relations with others, and this broad definition is used here.

8.3. External bodies: actions and interactions

Using this set of concepts and definitions it is possible to unpick some of the interactions between the collectives and the types of external bodies outlined above, revealing some of the causal processes at work in the cases. In the following sub-section each type of body is explored in turn.

Government bodies

Across the cases studied, governmental bodies (central, provincial and local) have played a pronounced causal role in the development of the collectives. In particular, each collective’s relations with their local authorities have shaped their actions, and in all the cases, they have acted as a source of *both* constraint and enablement. Local authorities applied their powers, notably in relation to physical planning and procurement, in a way that was initially opposed by collective members. Each collective was enacted and constituted in a context where the local authority, at least initially, supported large-scale redevelopment by private developers. And yet, in each case

those local authorities eventually contributed various resources to make the collectives' schemes viable.

Despite these clear similarities between the cases, the relations between each collective and their local authority was qualitatively different. Exploring these differences reveals the nuances of how such bodies apply their powers, and suffer certain liabilities, to constrain and enable collectivism.

In the early stages of the development of Granby CLT, it is clear that relations with the local authority were still framed by historic regeneration initiatives. Liverpool City Council (LCC), in conjunction with the Housing Market Renewal (HMR) Pathfinder for Merseyside, had developed plans for the regeneration of Granby which entailed the demolition of a number of existing properties. As discussed in chapter six, the HMR initiative was created by the UK government and encouraged certain forms of intervention through the provision of new resources, such as funding and additional planning powers (DCLG, 2009). It was the potential use of these resources, to pursue demolition of housing in Granby, that had shaped relations with local residents. Reflecting on the focus of these interventions in the late 2000s, Shirley, a long-time Granby resident noted;

'...they were getting fixed on that one solution [demolition]...And then the whole environment changed, suddenly they were looking at what they could do, 'we'd like to renovate but we can't afford it' that kind of thing' (Shirley, Granby resident and CLT Board member).

As the funding attached to HMR was removed in 2010 as the programme ended, along with central government support for interventions like demolition, LCC lost certain powers and resources. This represents a liability of local authorities; their financial capabilities and mandate for specific forms of action are partially dictated by central government. This loss of resources was slow to filter into alternative plans for Granby. As Georgia, a CLT Board member, noted in her interview;

'I think the local authority is still hanging on to power, as if they are the regeneration agent... This bizarre schizophrenia that's going on in terms of the power and resource they used to have and have no more' (Georgia, Granby CLT supporter and Board member).

Critical to the development of Granby CLT was the vacuum created by the end of the HMR Initiative. LCC's loss of powers and resources allowed new relations and roles to be negotiated between themselves and the CLT. Space was created to explore alternative options for redevelopment, particularly those that did not rely on private developers. In the social movement literature these might be seen political opportunities (McAdam, 1982; Tarrow, 1998). One can understand these as changes in relations which reduce 'power discrepancies between authorities and challengers and increase the cost of repressing protest' (Snow et al, 2004, p.62).

LCC contracted a developer called Leader 1 to undertake large scale refurbishment of housing in the area, to both its own properties and owner occupied housing. LCC used its procurement powers and assets to make this possible. This contract came at a time when the CLT was starting to formulate an alternative to this type of large-scale intervention, and hence acted as a major constraint on the collective's development. As Shirley noted;

'...it suddenly took the wind out of our sails, because if the properties were going to someone else, then our focus became on what we would want any developer to do' (Shirley, Granby resident and CLT Board member).

The continued focus on large-scale solutions, by contracting a large developer, closed down opportunities for the CLT. As Avril, a CLT board member noted;

'...when the Leader 1 thing was being processed you would speak to Council officers and say 'I'm not sure about this wholesale development approach, you're putting all your eggs in one basket' and they would say that's just lower risk for us' (Avril, Granby resident and Board member).

This type of large-scale intervention, following specified procurement rules, was seen by LCC staff as mitigating the risks of any redevelopment process. When the Leader 1 contract collapsed, and rendered this perception invalid, it created space for alternative solutions. Enablement flowed from the failure to implement this type of procurement and intervention. The loss of

resources from HMR, combined with the failure of such procurement efforts, created the opportunity structure. In addition to this, the UK national government was at this time creating certain incentives for localised civic action on housing (HM Government, 2012; My Community, 2016a: 2016b), framed within broader rhetoric related to localism (Jacobs and Manzi, 2013). National politics and localised events were aligning to enable the development of a housing collective.

Any opportunities, however, still emerged in a context where there were historic grievances. Even after the Leader 1 contract was withdrawn, relations between the CLT and LCC were clearly fragile, as Catherine a Granby resident and CLT Board member revealed in her interview;

‘...and it continues where we are patronised and side-lined and the council are making ever bigger noises about how they want to work with the community and support and help us...they do not want to enable us to do anything that gives us any sort of power or control’ (Catherine, Granby resident and CLT Board member).

Interviewees highlighted a residual paternalism in LCC’s approach, as they attempted to marginalise the role of the CLT. Georgia, who is not a resident of the area, but a Board member and supporter of the CLT, noted;

‘...at the moment the CLT remain really marginalised in the sense that...well you can have that bit, and you can have that bit, ‘we’ll give them 10 houses and that will shut them up’. Well they don’t want 10 houses, they want a community’ (Georgia, Granby CLT supporter and Board member).

Interviewees noted how the approach of LCC was based on the sentiment of ‘you tell us your problems and your needs and we’ll then find a solution’ (Georgia, Granby CLT supporter and Board member). Through interviews with LCC staff, this view of marginalisation and paternalism appeared to have some validity, although there were signs that LCC valued the role the CLT played. When asked what LCC would have done if the CLT had not approached them regarding the empty properties, Mike, an LCC officer suggested;

‘...well all we would’ve done is, instead of the CLT bringing back and occupying those 10 units, it would’ve just been improved for affordable

rent...But that's not denigrating their role...because they have been good, they've been a good force for us, you know as with when you deal with any community, there's always issues...you just have to get on and do it' (Mike, LCC representative).

Whilst LCC's perceptions of the CLT created certain constraints, it is also evident that LCC used their powers in critically enabling ways. Given the refurbishment costs that the CLT had to bear, it was important that LCC transferred the eventual properties at nil cost. Reviewing LCCs actions over the course of the case study period reveals their transition from rejection of collective ownership, to one where they were proactively supporting the CLT, for example, by reassuring funders and advising the CLT Board. As Avril noted;

'...so the fact that they've got the Nationwide [Foundation] money, that was only possible after the Council was clear they were looking at a different strategy that would involve several partners' (Avril, Granby resident and Board member).

By attending the Board in an advisory capacity, LCC representatives provided technical assistance regarding physical development and refurbishment programmes. Working closely with LCC representatives has presented the CLT with other opportunities in shaping the development activity taking place in the wider area. During one observation of the CLT Board, the group began exploring with LCC representatives their involvement in the procurement of developers for neighbouring sites. This marked a clear change in relations over time and may have been shaped by one local LCC councillor. As Beatrice, a founder member of the CLT recalled, the councillor with the portfolio for housing had acted as an important enabler;

'...we got political backing, the CLT did, from Anne O'Byrne, who has got cabinet responsibility for housing...she is supposed to have told her officers to give the CLT all the support it needs' (Beatrice, Granby resident and CLT Board member).

Changing relations then, whilst shaped by national and local events, can also be understood through critical points of individual agency.

Similar renegotiation of once fraught relations took place between WCC and WECH. Hostile relations between WCC and residents of the Walterton and

Elgin estates were triggered by the proposed redevelopment of the area. As Hosken recounts;

‘Around 850 Victorian slums on Waltherton would be handed over to a developer called Bellway who would rehouse the existing council tenants, demolish the houses and build 1800 new flats’ (Hosken, 1997, p.113).

WCC used its planning powers and its asset base to propose a certain form of redevelopment that would have resulted in some demolition and displacement of residents. These proposals sparked protest among a large number of residents, as described in chapter six, and marked a decline in residents’ relations with WCC. An independent enquiry would later suggest that WCC had declared ‘war’ against those residents (Hosken, 1997, p.246). It was also suggested that ‘bogus’ groups were established by WCC to counter WECH’s project along with a series of other ‘dirty tricks’ (HM Government, 1995). As Charles, a longstanding advocate for WECH recalls;

‘...we had a libel problem and nastiness, and dirty tricks...you know that was all par for the course...when you’ve got the full might of the richest Council in the country onto you...it got very, extremely polarised’ (Charles, WECH resident and Board member).

Such evidence highlights some of the ways in which WCC used its powers to constrain the development of WECH.

The UK government’s Tenants’ Choice legislation (HM Government, 1988), provided an unforeseen source of enablement for collectivism. This legislation was introduced by a Conservative national government targeting the privatisation of local authority owned housing (Marsh and Rhodes, 1992). Ironically, this legislation would subvert the efforts of the Conservative administration of WCC, enabling WECH to force the transfer of properties. This highlights the importance of political opportunity, and how national government activity can shape local relations. It also, however, reasserts the importance of some the internal processes outlined in the last chapter, as such opportunities could only be realised if residents and members were able to respond in co-ordinated ways.

The fractious relations that ensued between WCC and WECH activists led the former to use their various powers to block WECH's attempts to use the Tenants' Choice legislation. As noted in chapter six, WCC attempted to block WECH's registration with the Housing Corporation, a key step before Tenants' Choice could be pursued. Minutes from Council meetings at the time show how WCC officers and the local Member of Parliament decided to write to 'the Housing Corporation...[with] complaints about Paddington Churches Housing Association [PCHA]' (Hosken, 1997, p.253-4). PCHA were a key advisor and supporter in the development of WECH, and helped prepare their Tenants' Choice application.

The crucial causal role played by the introduction of the Tenants' Choice legislation, overseen and regulated by the Housing Corporation, highlights the agency of government bodies beyond WCC. Such organisations, being comprised of people with varying beliefs and acting with varying levels of autonomy, can create a complex picture of constraint and enablement. The following quotations from two individuals involved in the development of WECH, reveal differing levels of support for the WECH plan within the Housing Corporation;

'...there were other people in the Corporation who saw this as an upstart group of tenants who were going against the wishes of the government and the wishes of the local authority, erm, so there wasn't universal support, and I think some of the people trying to block access to grant, there were people who felt sore that these upstarts had succeeded' (Clive, WECH officer).

'The Housing Corporation was a bit, let's say, there were a number of people in there that were of a small 'L' liberal disposition, and they'd been charged with promoting this Tenants' Choice thing, so when something came along that was a version of what they agreed with, and relish, of course they went for it' (Charles, WECH resident and Board member).

It would appear that those supporting WECH's application to become a registered provider won the argument, and this paved the way for the subsequent transfer of properties.

Following the ballot of residents, where the majority of residents voted in favour of transfer, WCC began using its powers to challenge the financial settlement being sought by WECH. WECH valued the backlog of repairs at £63m (WECH, 2006[1998]) and requested that a dowry be paid on the transfer of the properties. WCC rejected this assertion and asked for a sale price to be paid, later moving in homeless families to try to affect the valuation of their property, as evidenced in the inquiry by John Barratt (Hosken, 2007, p.246). These attempts to limit the financial settlement with WECH can be seen as further constraints on its development.

Despite these constraining acts, it is apparent from the interviews with residents, staff and stakeholders that this long running 'war' had some unintended consequence in terms of enablement. Various interviewees suggested that the radicalism of WCC's policies and actions at this time increased the convictions of residents and supporters. This was exemplified in interviews with Craig, a long-standing WECH tenant, and Kenneth, a key advisor during the development of WECH;

'But also that period of Toryism was so balls-out ugly. Shirley Porter really was a panto villain, apart from what she actually did which was horrific and I think that got people's backs up enough to really hack em off' (Craig, WECH resident and Board member).

'But this was Homes for Votes, it was developers wanting to do the whole lot, then it got wound up by both sides, and suddenly you're into 'these people are going to make me homeless, or I fight'. So WECH was well supported by its residents' (Kenneth, WECH supporter).

The strength of the conviction of residents and activists, and their commitment to resisting redevelopment, was a response to the forms of intervention WCC were making.

This polarisation between WCC and residents took on a party political dimension, and was situated in a larger political battle between the local Labour and Conservative parties. The role of the local Labour Party in the development of WECH, particularly local Labour councillors, was significant. These councillors were able to access information from within the Council to highlight emerging plans for redevelopment. George, a local Labour

councillor, described how he worked with local activists to support their campaigning efforts;

‘...so we put the pressure on the Tories, they had to turn up, we had to turn up, we instituted debates, we used the press...the local press, but also the national press...so we got lots of publicity for the issue, as did the residents, because of what they were doing, the direct action they were taking, it was just a proper campaign in every sense’ (George, WECH supporter).

Further to this, councillors such as Neale Coleman played a major role in developing the plan for transferring the properties into collective ownership (Hosken, 1997, p.243).

Whilst much of the early development of WECH was shaped by these adversarial relations, the relationship between WECH and WCC improved over time. WECH has ongoing commitments to take social housing nominations from WCC, and has worked with them to develop temporary accommodation for homeless people. In more recent times WECH has worked with WCC to plan the development of new housing, seeking WCC endorsement as it develops funding proposals. It could be argued that this was only possible after the cathartic inquiries and condemnations of the Shirley Porter administration of WCC.

Relations between the city authorities in Montreal, and residents and activists in Milton Park, showed many resemblances to those in the other cases. These relations can be characterised as initially constraining, although they changed over time. As the proposal for collective ownership was being explored, such relations were affected by a wider set of contextual factors. With Montreal hosting the summer Olympics in 1976, focus turned to redeveloping large parts of the city. Cousineau quotes a senior politician who, in 1963, suggested the city council aimed to erect ‘a totally new city’ (Cousineau, 1980, p.34).

The city council’s vision translated into practical support for Concordia, the private developers who sought to redevelop Milton Park. Financial considerations were a major issue at this time for Montreal City Council.

Redevelopment of a low density area like Milton Park, to a much high density such as that proposed by Concordia, would have meant significant gains in the form of income from property taxes (Helman, 1987).

Despite these wider constraints arising from development 'fashions' and financial imperatives, it would be too simplistic to treat the city council as a unified source of constraint. Individuals within city hall were acting directly to support the Milton Park Citizens Committee (MPCC), and to prevent Concordia's development. As Helman suggests, the submission of a report by the planners to the senior administration was important in blocking Concordia's plans. It posed a series of critical questions, and led to key decisions;

'Why are you running interference for private developers, evicting the poor and being confronted with the problem of rehousing them?...On the basis of the report the administration decided not to support Concordia Estate's application as an urban renewal project' (Helman, 1987, p.44).

The eventual decision not to declare Milton Park an urban renewal area was of major significance, enabling collectivism to be explored. It prevented the acquisition of common land (such as the alleyways between blocks) and ensured that the process of design and consultation with residents would be far more extensive than Concordia had planned (Helman, 1987).

Given this history, it is therefore surprising that the city council played a key enabling role in the development of the co-ops and CMP. It provided important subsidies to facilitate the refurbishment of properties, in conjunction with the provincial government and federally through the CMHC (Kowaluk and Piché-Burton, 2012).

CMHC played a critical role in the development of the Milton Park project, as the Housing Corporation did for WECH. CMHC were tasked with implementing the national co-operative housing programmes, which were initiated by the Canadian federal government in the 1980s. CMHC delivered significant funds to the co-ops in Milton Park (discussed later), as well as

providing some oversight and guidance in terms of the governance and financial management of the co-ops.

The extensive application of CMHC's resources to support the Milton Park project, whilst a major source of enablement also created constraints. CMHC's funding came with conditions and pressures, including pressure to set rents significantly higher than were being charged at the time. Other constraints appeared, as Margaret an active member of her coop and CMP recalls;

'CMHC insisted each year that this is how much you put into your reserve... because bureaucrats don't like a different amount each year, they like to know 24k each year' (Margaret, Milton Park resident and CMP Board member).

In order to protect its investment, CMHC created and enforced certain conditions on the co-ops. These conditions limited the financial freedoms and control of co-op members, having knock on effects on their investment decisions and rent structures among other things.

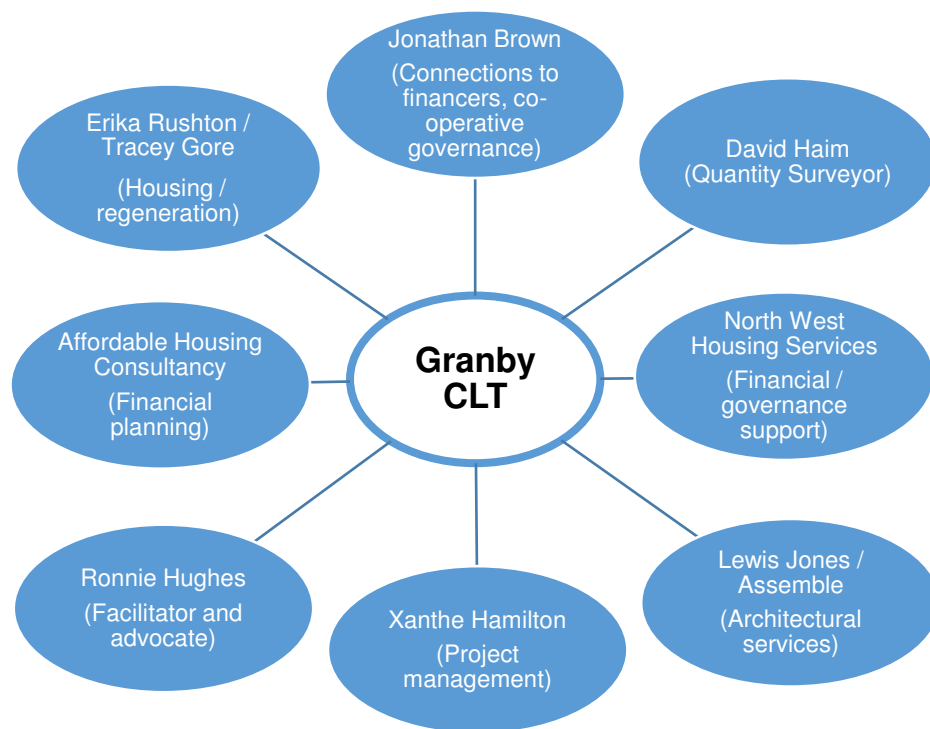
Plans for collectivism in Milton Park were shaped by other important interactions with government bodies. As activists were exploring an appropriate legal vehicle for collectivism in Milton Park, they had to negotiate state support to create a 'condominium for social purposes' (Altshul, 1989). In the 1980s there was a freeze on the creation of condominiums for existing buildings in Quebec, with this model being reserved only for new developments. This presented a significant constraint on the proposals for collectivism in Milton Park. Responding to this constraint, Phyllis Lambert, the head of Heritage Montreal, was able to engage the local Member of Parliament to steer a Private Members Bill through the Quebec National Assembly. This was a crucial piece of agency to side-step government legislation, and it enabled CMP to adopt the legal form that it did.

Advisors and supporters

The development of each collective was shaped by a network of individuals and organisations who advised and supported them. There is evidence that

the technical support and advice provided to Granby CLT played a critical enabling role. The figure below tries to summarise some of the key external advisors and supporters of the CLT during its early development. This is far from definitive but highlights certain key actors, providing different forms of support and advice.

Figure 23: Granby CLT's network of supporters and advisers during the early stages of development



Ronnie Hughes and Jonathan Brown played two particularly important functions. Hughes would help the group explore ideas of collective ownership, facilitate discussions, and publicise their efforts on a popular blog. Brown provided advice on co-operative housing and helped build relations with social investors. Two other bodies also played a critical role, using their distinctive resources and powers to help the CLT develop its plans and function effectively. North West Housing Services (NWHS), which provides support to housing co-operatives in the north of England, played an important role in formalising the CLT, as Shirley, one of the CLT's main protagonists noted;

‘At the moment North West Housing Services have been really good...they offer a service to small co-ops...little things like they’re going to be a proper address for us...and it helps that you know they’ll keep the books for us for the time being’ (Shirley, Granby resident and CLT Board member).

Such support in the basic administration of the CLT was clearly valued. In an interview with Mark, a representative from NWHS, it was noted how they were providing ‘secretarial support and finance services for six months free of charge’ (Mark, Granby CLT supporter). Within the constraints of limited finances, receiving this support free of charge was a crucial enabler.

A further critical source of support came from a quantity surveyor who had helped the CLT develop costings for the refurbishment of the properties. The CLT had previously contracted other surveyors but bemoaned the quality of their work, saying it did not ‘cut the mustard’ (Avril, Granby resident and Board member). Previous contractors had seemingly not adapted to working with an organisation led by volunteers;

‘...David [Haim] has really tried to interrogate and understand the project...He’s very competent, but he kind of understands what they’re doing, and he’s willing to put his back into it a bit, because he knows that this is a different kind of project’ (Avril, Granby resident and Board member).

David Haim’s capacities and powers, notably his ability to adapt to different types of client, is a key source of enablement to this project. In the interview with Avril she recalled how initial business planning, carried out by a private consultancy, had not been helpful. Rather than acknowledging that the CLT was a volunteer-run enterprise with a high degree of uncertainty, the business planning consultant ‘treated them more like a housing association’ (Avril, Granby resident and Board member). Reflecting on this relation, Avril also suggested that individual personalities played a critical role in how support was offered and received;

‘It seems to be so dependent on the personalities involved. If a person...had given a presentation differently, or come across slightly differently, I think the discussions would have been different...Because David, whatever he says they’d trust and go with, that possibly comes from a lack of confidence and knowledge, so you find people who you

like and trust, and if 'they say that then it must be the case' (Avril, Granby resident and Board member).

This highlights how the CLT's development rested on the quality of personal relations, and the trust developed between CLT representatives and external advisors.

The relations between the collective in Milton Park and external advisors reveal similar patterns, but also a different form of infrastructure to support collectivism. The Milton Park University Settlement was active in supporting residents, particularly during the period of opposition to redevelopment. Working closely with the MPCC, employees at the Settlement sought to mobilise residents in forms of protest and campaigning. As Kowaluk and Piché-Burton note;

'While the overwhelming leadership of this thrust was assumed by social workers and urban planners, residents slowly and cautiously became involved, and their numbers grew...From 1968 to 1972, people from the Citizens Committee and the University Settlement knocked on doors, signed petitions, demonstrated in the streets, marched to City Hall' (Kowaluk-Piche Burton, 2012, p.9).

Whilst the Settlement had been active in providing services for people in the area, they were not, at least initially, radical in their approach. Susan, a key activist in the development of CMP recalled how this began to change;

'...it was a charity, and it was straight charity work, do good ladies came and helped poor ladies do things for themselves...some of us were talking about Alinsky, so a few of us set up a committee of the corporation of social workers, [and] a social action committee (Susan, Milton Park resident).

It appears this organising function, performed by the Settlement staff, in conjunction with Brian Knight and others from McGill University, was critical in mobilising and building the capacity of residents to oppose redevelopment. The Settlement provided an initial platform for residents, such as Susan, to develop their community organising skills.

In Milton Park, the Technical Resource Group (or GRT as it is known in French) acted as a single source of technical support for the project, unlike in Granby where advice was provided through a disparate number of bodies

and networks. GRTs were developed all over Canada in the latter half of the twentieth century, with the financial support of CMHC and other government bodies, and housed a variety of development professionals. William, the individual who led the GRT for Milton Park, defined its role as follows;

‘...the GRT would be the facilitator, they build the capacity, they make sure during development that they co-ordinate the professionals, the architects and the engineers and so forth, and make sure the permits are granted and so forth, so they provide the technical services...They also liaise with financial institutions to make sure the mortgage part is in place’ (William, CMP supporter).

This marks out a striking difference with the processes described in Granby, where, at the early stages, volunteers had to identify and manage all the professional services themselves. In Milton Park an infrastructure was already in place for this through the GRT. Beyond their role in dealing with technical development issues, the GRT was also tasked with developing the skills of co-op members to develop good governance and work within legal constraints. As William again reflected;

‘...they [the GRT] also give capacity to the groups in terms of accounting, what it is to govern an organisation, in terms one member one vote in co-ops...and the whole committee structure...they make sure the co-op is aware of it, and that they're making the decisions in terms of development (William, CMP supporter).

The sheer range of support functions played by the GRT is notable. As Kowaluk Piche-Burton note, the GRT for Milton Park was comprised of;

‘...20 skilled and committed people who were social animators, educators, architects, and administrators’ (Kowaluk and Piché-Burton, 2012, p.12).

The crucial feature of this body, and perhaps something overlooked by Canadian interviewees, is that it was orientated towards the development of co-op housing. In contrast to Granby, where a number of professionals were not experienced in supporting volunteer-led projects, this was the GRT’s specialism. Furthermore, as multiple professionals were housed within one organisation, linkages and co-ordination between different technical services were strengthened.

Further technical support and advice came from a legal specialist named Francois Frenette, who led the efforts to find a legal vehicle for ownership and governance that would satisfy the demands of residents. There was a need for a 'creative application of the rules' (Altshul, 1989, p.97) to preserve the affordability of the dwellings, the architectural heritage of the area and its broader socio-economic characteristics. As in Granby, the importance of personal relations seems to come forward in discussions with residents. As Susan, a long-time activist in the collective noted;

'But we were working with people we'd been working with for some time, and we trusted them that this would be the way to, the Notary Frenette was a wonderful guy' (Susan, Milton Park resident).

In understanding the limits of the current legal system, to support the set of collective objectives agreed, Frenette was able to propose adaptations to an existing legal form (condominium) to meet a purpose for which it was not devised. Furthermore, Frenette was able to build productive relations with activists and advisors working on the project to build their trust. The suggested model was merely a template for how CMP might be formed, leaving much to clarify, and this was largely undertaken by the GRT and others.

Akin to Frenette's individual agency is the influence of Phyllis Lambert. The involvement of this renowned architect, with significant personal connections, led to two things; firstly, it strengthened residents' argument against redevelopment by adding a heritage dimension to their case; and secondly provided a source of enablement in navigating political processes and relations. These important consequences of Lambert's involvement were summarised by Margaret, an active member of the CMP Board at the time of the study;

'We had Phyllis Lambert interested in preserving the grey stones. She had friends in the Liberal government at the Federal level' (Milton Park resident and CMP Board member).

Corroborating this evidence that Lambert had access to politicians, William suggested that she was able to 'penetrate the power structure in a way that

few people can' (William, CMP supporter). Furthermore, Lambert was able to influence organisations looking to purchase land in the area, to defend Milton Park residents' interests;

'...there's some pieces of land that still belonged to the Concordia people...they wanted to put in a grocer there...and contracts were made with them, Phyllis knew the family (they were a major grocery chain) and they agreed they wouldn't go forward with their intent...there's now a cooperative there, new co-operative housing that was built there' (William, CMP supporter).

Whilst the presence of the above advisors and supporters clearly provided different forms of enablement, they also constrained residents in their ability to control the development process. As Helman notes, the Board of Société du Patrimoine Urbain de Montréal (SPUM), which was holding the housing prior to the transfer of ownership to the co-ops and OSBLs, was comprised largely of professionals. At the time SPUM justified this by saying;

'...a community Board would not necessarily have the ability, let alone the will, to own and manage £6.9m worth of property' (Helman, 1987, p.133).

This relationship between residents and advisors is a critical one in the development of such collectives. Rather than residents driving and shaping a process of development, the technical complexities of managing housing refurbishment programmes means that such professionals often exert significant influence and control. The trust between advisors and residents therefore becomes a critical component in such developments. During the setup of the co-ops in Milton Park, a local community organiser, reflecting on the extent of resident involvement, noted;

'...in terms [of] ordinary people from the area...there was a real shortage' (Knight in Helman, 1987, p.96).

The impact of this increasing control by professionals is hard to establish. Nonetheless, for a housing model premised on resident control, this issue of professional influence presents some dilemmas and contradictions.

The role of advisors in WECH presents similar lessons. A significant source of advice and support in the development of WECH came from John Cotterill.

Initially involved in the financial planning of the project, and in applying to the Housing Corporation, Cotterill later became chair of the WECH Board and remained so until 2015. Interviews with tenants and WECH Board members revealed how Cotterill had been a key enabler in the development of WECH, as Dylan a local councillor noted;

‘John has been a remarkable servant to the campaign and he was there right then. And he had to come in late in the day, because they needed a finance expert...they had 24 hours to find someone else and John stepped in then, and has been there ever since’ (Dylan, WECH supporter).

As was noted in the dilemmas of Granby CLT members, the identification of advisors who can adapt their skills to volunteer-led projects comes to the fore in WECH. As Craig, a WECH Board member asserts;

‘John Cotterill has probably been the most important...he worked at the GLC in finance and he was one of the people who steered it through the House of Lords, and you know they’re kind of, good people, it’s very hard to find people in positions of power who do the right thing for unselfish reasons’ (Craig, WECH resident and Board member).

The long-term commitment of Cotterill to the project, and his seeming adaption to this unique housing organisation, has been critical. There is evidence that Cotterill helped resolve some of the initial challenges relating to disagreements between Board members. Observations of WECH Board meetings revealed his strong approach to chairing meetings. Despite this flagging-up possible tensions between external advisor’s control and resident control, a number of interviewees highlighted the positive role played by Cotterill.

Another major source of enablement in the development of WECH came from Paddington Churches Housing Association (PCHA). PCHA provided technical support to WECH in applying to the Housing Corporation to become a registered provider, and in developing the subsequent Tenants’ Choice application. It was noted in interviews how this placed PCHA in an important and difficult position. As noted by Dylan, this meant making difficult decisions;

‘...it’s a great credit to them [PCHA] that they were willing to put themselves so firmly supporting the residents, when they obviously had a great deal to lose given their relationships with Westminster Council’ (Dylan, WECH supporter).

PCHA staff played an important function in developing financial projections leading up to the acquisition of the property, devising refurbishment programmes, and later providing housing management services to WECH. In an interesting reflection on the importance of this close partnership between PCHA and residents, Kenneth, a former officer at PCHA noted;

‘...we had a little team of advisors and they would've been helpful. I mean it all went in the name of WECH but you know we would have helped with our expertise in finance and development and housing management. WECH could not have done it by themselves, but equally if there hadn't been an extraordinary tenants' group this would never have happened’ (Kenneth, WECH supporter).

The advice and support provided by PCHA seemingly gave the Housing Corporation some reassurance that WECH could become a credible landlord. Dylan highlighted the knock-on effects of PCHA’s involvement in terms of the credibility of WECH’s plans;

‘...the involvement of a very solid and respectable and big housing association alongside the tenants’ group, who agreed to take on the responsibility for development and management, provided a lot of comfort’ (Dylan, WECH supporter).

The role played by PCHA raises again questions about levels of control exerted by residents. In an interesting exchange with Clive, a WECH member of staff, he reflected on how the reliance on PCHA for support, and the importance of this relationship, led to a certain type of decision-making;

‘I think there was a bit of a power imbalance between PCHA and WECH...the chair of the Board at that time was a particularly pessimistic character...he was very content to accept their approach ‘cos they were the experts and we mustn't rock the boat because we need them’ (Clive, WECH officer).

Whilst the overall message from the data for WECH highlights the significant enabling role PCHA played, the above quote highlights certain tensions in these relations. Clive is referring to a period when WECH residents and staff developed an approach to decanting residents during a refurbishment

programmes, and one which diverged from PCHA's model. Deference to PCHA might have resulted in WECH having to sell off some of its stock as a result, so they developed their own more incremental approach to decanting and refurbishment. Hence, the control exerted by advisors, particularly professionals in technical fields, can be a subtle but important constraint on collectives.

Developers

Having released the tender for the refurbishment of housing in Granby, and selected a private developer, LCC was forced to withdraw this contract in light of several revelations (Liverpool Echo, 2015). This had various unintended consequences which both constrained and enabled collectivism. When the procurement process was initiated, bidders were encouraged to consult and work with residents. However, this did not materialise as Helena, a supporter and Board member of the CLT, noted in her interview;

'Yeah it was very much like that, and the developer came up with their solutions for the area and the properties and owner occupiers, and the owner occupiers were told this is what we're doing' (Helena, Granby CLT supporter and Board member).

Attempts to influence those developers did not result in any commitments to which they could be held accountable, though there is evidence that Leader 1 sought to secure the CLT's support;

'...the whole process of Leader 1, it almost felt a bit...although they talked to us initially, as soon as their bid went in they stopped answering phone calls'' (Avril, Granby resident and Board member).

These narratives about relations with developers reveal a constant fight for credibility and influence by residents and the CLT. The actions of private developers, offering LCC the promise of capital investment in return for ownership of the stock, lead to the marginalisation of the CLT in the development process. However, this marginalisation served to strengthen internal resolve and solidarity. Catherine, a long-time resident of Granby and Board member articulated this succinctly;

'...if there's someone to hate then the community will be pulled together

anyway, that's why people like wars. You know, because you've got a common goal, and a common goal will always pull people together' (Catherine, Granby resident and CLT Board member)

The emergence and disappearance of Leader 1 cannot be underestimated in terms of its effect on the potential for collectivism. When asked what key events had shaped the development of the CLT, Georgia, a CLT supporter stated;

'I think the key thing that triggered it was the collapse of Leader 1, to hold a competition for a developer to come in and save the world' (Georgia, Granby CLT supporter and Board member).

Whilst the contracting of Leader 1 can therefore be seen as a constraining factor on the CLT, the withdrawal of their contract was a clear source of enablement for the CLT.

Other developers have played an important role in facilitating the development of the CLT. As noted in chapter six, the social investor providing loan finance to the CLT had expressed an interest in developing an area of the Four Streets called Ducie Street, in partnership with another agency called Igloo Regeneration. Given the existing relations between the investor and the CLT, the latter was keen to support such a bid. Avril recounted the emergence of this partnership;

'Igloo Regeneration Ltd were keen to get involved in supporting community groups, so they then got in touch. I mentioned it to [the CLT's architect] and [the social investor's representative] ...they got in touch with each other, and that's when the bid for Ducie Street...they teamed up together' (Avril, Granby resident and Board member).

The emerging partnership reveals interesting processes at work in the development of the CLT. An initial partnership between a fledgling CLT and a social investor was leading towards a bigger set of relations with other developers. In these relations the CLT had a more central role and a greater influence over the plans being developed. It was a radically different set of relations than those developed with Leader 1, and crucially, these relations enabled the CLT to exert its influence and desire for collective forms of ownership.

In Milton Park the existence and demise of the private developer (Concordia) bears some resemblances to the withdrawal of Leader 1 in Granby. Under such circumstances it is easy to present the developer as a source of constraint for the collective, as it proposed a form of development that residents opposed. In Milton Park, as in Granby, it appears that Concordia was unwilling to listen to the demands of residents. Members of the MPCC who met Concordia were not positive about the experience, as one attendee recounted to Helman;

‘As L'Espérance recalls, one of the partners was like a "caricature of the rich capitalist. He was so contemptuous of the female committee members in particular that we were rigid with rage. He seemed to sum up the typical patriarchal arrogance of men”’ (Helman, 1987, p. 36).

The above quote may reveal the incongruous behaviours and objectives of different parties, but more specifically reveals the disharmony between residents and the developers. These experiences led members to see ‘how unlikely any sort of co-operation or consensus with Concordia Estates was’ (Helman, 1987, p.37). The methods adopted by Concordia, which included acquiring property through several companies so as not to reveal their wider intentions, only confirmed residents’ suspicions.

Despite the clear disagreements and opposing objectives between residents and Concordia, it is hard to present these as purely constraining relations. In Milton Park there was no conception of collective ownership until the struggles with Concordia had taken place. The developer became a major source of enablement as their actions served to mobilise and strengthen residents’ solidarity, which was the building block for future collectivism. As noted in reference to both WECH and Granby, a fierce adversary can be a powerful source of enablement. William, a key advisor in the development of CMP and the co-ops, noted how the threats to residents’ homes fed a process of activism. He noted how people were;

‘...very anxious because there was this developer who came in and they wanted to stay there and this was clearly threatened ...there were a lot of kitchen meetings and assemblies of the community...what you have is a community that is very mobilised...a lot of willingness to be involved in some way or another’ (William, CMP supporter)

The emergence of a perceived 'enemy' strengthened internal relations and collaboration, from which collectivism was made possible.

As in Granby, this reveals important insights about the emergence of opportunities for collectivism. Concordia's major liability related to financial resources, and changes in the wider economic context only exacerbated this liability. As Kowlauk and Piche-Burton (2012) note;

'The world-wide oil crisis of 1972 and construction activities linked to the 1976 Montreal Olympics, which caused a huge jump in inflation, had the effect of severely decreasing the value of the funding planned by Concordia Estates Ltd' (Kowaluk-Piche Burton, 2012, p.11).

Concordia's power, and therefore relations with residents, were shaped by their access to capital. However, as the financing of the scheme unravelled, it created the opportunity for a new form of ownership.

This absence of a private developer, who was able and willing to undertake a development scheme, created similar opportunities for collectivism in Walterton and Elgin. WCC's repeated attempts to contract a private developer were hampered by residents' direct action. Residents were repeatedly successful in getting potential developers to withdraw from any procurement process.

However, as in Milton Park, the desire for a collective form of housing was not conceived until the threat of redevelopment became sufficiently likely. As Charles, a key activist against WCC's redevelopment plans, noted in an interview the original motive of activists was to prevent the sale of properties;

'The objective was to improve the estate, we said under council control, but in fact what we meant was 'not being sold off to a developer for demolition' (Charles, WECH resident and Board member).

Opportunities for collectivism emerged from the failure of WCC to gain interest from sufficient private developers, and as a result of new legislation which enabled tenants to force the transfer of properties to WECH.

National and local politics shaped residents' responses to any redevelopment. The threat of 'privatisation' was clearly an active part of the narrative of why the interventions of developers should be resisted. This was

evidenced in the local Labour Party's letter to residents, following the release of plans to redevelop Waltherton and Elgin;

'...we have just been told of the councils plans to sell your flat to a private company...we are staggered by these proposals'" (Labour Party letter in Hosken, 2006, p.113).

Whether this is, in strict terms, an accurate reflection of WCC's plans is unclear, with most dwellings intended to be transferred to a 'charitable trust for rent' (Hosken, 2006, p.113). Nonetheless, the threat of becoming a tenant of a private company, rather than a local authority, was clearly a worrying prospect for some residents, and perhaps tapped into wider discourses regarding privatisation.

The threat of privatisation, and the emergence of clear adversaries, only served to strengthen internal relations. George, a senior Labour Party politician at the time of these conflicts, reflected this sentiment in the following interview excerpt;

'I think the key ingredients were a diverse organisation, but with a common purpose, and the common purpose was to save our homes. It was out of adversity that people were forced together, and worked together, but it was a very well organised organisation' (George, WECH supporter).

WECH became possible because residents were sufficiently well organised to dissuade those developers from submitting proposals. This neatly presents the interplay between internal dynamics and external relations; with committed action undertaken by well-organised groups being able to shape the actions of, and relations between, other external bodies.

Funders and Financers

Each of the collectives studied developed relations with external funders and financing bodies. Similarities are evident across the cases, in terms of the type of body that provided finance and the nature of that relation. Certain differences in the provision of funding and finance, however, also explain different causal pathways for the cases. It is notable that whilst activists in Milton Park and WECH had to work closely with a quasi-funder and

regulator, in Granby the sources of financial enablement and constraint were somewhat different.

For WECH, a major source of financial enablement came from WCC in the form of dowry of £17m (rising to over time to £22m). Of course, enablement is not always a voluntary act, and indeed this dowry, was the product of long disputes over the valuation of the assets. Nonetheless, WCC's dowry reveals something about their powers, specifically their ability to make such large capital transfers, and the powers of other actors in enforcing this transfer, notably the District Valuer.

Another major source of financial enablement for WECH came about through relations with the Housing Corporation, who provided key financial support. In *Against the Odds* (WECH, 2006[1998]) it is revealed that the Housing Corporation provided a total of £4.37m to WECH in capital subsidies to refurbish the Walerton estate and build new properties on the Elgin estate. The importance of this funding was emphasised in a number of interviews, notably with a WECH member of staff. Clive noted how, before balloting residents regarding the transfer to WECH, the required finances for refurbishment were far from certain;

‘...it was touch and go whether or not they could recommend to the members, to the residents, that they should proceed. But the Housing Corporation came in said we'll provide the £3.5m’ (Clive, WECH officer).

The above quote shows what an important causal role the Housing Corporation played, providing a bridging subsidy to make the collective's plans viable.

It is an interesting feature of WECH's development that all of its major capital programmes had, at the time of writing, taken place without significant mortgage or debt finance. This was unlikely to continue however as, whilst this fieldwork was being carried out, the organisation was busy planning new housing developments. In observations of WECH Board meetings, discussions were taking place about accessing a loan facility from a large bank. Their dealings with the bank reveal a fascinating tension between a

not-for-profit organisation and a commercial lender trying to minimise its contractual obligations.

In Milton Park, financial institutions provided the central enabling finance, but with various guarantees and additional commitments from CMHC. Whilst the interviews with residents uncover some of the complexities of these arrangements, this financial support was usefully summarised by Kowaluk and Piché-Burton (2012):

‘...each co-op and other non-profit association would hold a 35-year mortgage guaranteed by CMHC from a bank or financial institution in order to pay for its share of the renovations and the purchase price...CMHC paid the difference between the interest rate at the time and 2%. This meant that rents were calculated to finance the cost of a mortgage at only 2% plus property taxes, maintenance, insurances and utilities’ (Kowaluk and Piché-Burton, 2012, p.15).

This ‘writing down’ of mortgage interest is a particular innovative feature of CMHC’s package of support. During a period when Canadian interest rates were at times over 20 per cent, such financial support became imperative, as William an advisor in Milton Park recalls;

‘...they've shifted gears now in that they don't fund on a long term basis...But the interest rates were so high...writing down interest rates to make it affordable was just a logic in those days’ (William, CMP supporter).

The above examples provide significant lessons in how collective forms of housing can be stimulated and supported. Where the economics of creating new affordable housing with simple commercial loans becomes unviable, then governments can innovate with financial products to support such schemes.

The nature and generosity of this CMHC financial package was frequently emphasised in the interviews, and also how over time such programmes have changed. In addition to the amount of government investment being delivered, shifts have also been made in where responsibility sits, moving from a federal to a provincial level. Mary, a long standing and active member of her co-op noted;

‘...so we had more generous funding and more flexible rules than for instance the Quebec funded co-op just across there’ (Mary, Milton Park resident).

This change in state funding reveals important implications for supporting collectivism, as the provincial funded co-ops have had to work within tighter financial arrangements.

Despite the enablement arising from such funding and finance, the provision of this came with constraints, particularly those imposed by CMHC. In chapter six, it was noted how CMHC pushed for higher rents than residents had wanted. To de-risk their investment CMHC initially insisted on the co-ops charging close to market rents. This clearly conflicted with the core principles of the project;

‘...[there was] certain resistance within the CMHC in terms of what the rents would be, considering all the money that was going in. They said it should be higher and closer to what the market rents are, given the investment’ (William, CMP supporter).

Here is a vivid example of how a collective, with certain powers and liabilities, interacts with an external body with its own powers and liabilities, to create a certain pattern of events. The enablement of collectivism in Milton Park owes much to the capacity of residents and those working in CMHC to agree to the preservation of low rents.

As each housing co-op’s mortgage nears the end of its term, and new finance may be required to carry out necessary maintenance, the prospect of borrowing money from commercial lenders becomes more likely for the co-ops. This brings certain challenges for such lenders, as their standard means of de-risking their investments, by making a charge on properties, is not an option with the co-ops. Arabelle, an active member of her co-op provided this insight;

‘There’s one bank that says they will lend money to groups once CMHC is out of the system, but they will lend us money only for the value of one years’ rents...in the case of this group it’s about 120k dollars... well we just did work on a very fancy Victorian balcony...the fricking thing cost 40,000 dollars’ (Arabelle, Milton Park resident).

This quotation highlights how commercial lenders have to adapt their processes to provide finance to collectively owned schemes, and how such adaptations can lead to certain constraints in the amounts of finance that can be accessed. Also, the nature of the physical buildings that the co-ops own is seen as a major financial liability, demanding significant restoration work which has to be funded. This presents a number of risks as some of the co-ops enter a period of new financial autonomy.

The relations between Granby CLT and various funders and financing bodies is markedly different to those discussed for Milton Park and WECH. The group's early development took place in a period where there were no large government funding programmes for this type of housing, though there were a number of programmes offering small grants. The lack of access to large-scale capital funding from government sources was a problem succinctly articulated by Catherine, a resident and CLT Board member;

'And what is stopping us moving ahead is a lack of money, and a lack of real positive intention from the council to work with us as a community' (Catherine, Granby resident and CLT Board member).

The CLT has had to develop a unique set of relations with private lenders, housing associations, infrastructure bodies, heritage organisations and others to raise the money to conduct the refurbishment work. Interviewees noted discussions with the local authority and housing associations about accessing government money to refurbish empty homes, or to access grants to provide homes for affordable rent (Granby CLT, 2015). This raised concerns about restrictions on the scope of any refurbishment, its higher costs and end tenures of the housing.

One source of finance that has played a particularly pivotal role in the development of the CLT was the low interest loan offered to the CLT by the social investor. From the accounts of interviewees, this offer of finance radically altered perceptions of the CLT by LCC, giving the former increased credibility. Shirley and Beatrice, both long-standing residents and CLT Board members, provided insights into this critical causal role;

'...cos we were suddenly able to go to the Council and say 'we've got a backer'. And that was hilarious, when we said it. Their faces dropped' (Shirley, Granby resident and CLT Board member).

'Well the millionaire came to... a meeting with the Council...he contacted the Council...Everyone thought he was the figment of my imagination' (Beatrice, Granby resident and CLT Board member).

This reveals how the financial commitments of the social investor (the 'millionaire'), whilst important in funding future work, was also critical in shifting the CLT's relations with other external bodies. This access to capital endowed the CLT with a new financial power. Xanthe Hamilton, who was working with the social investor, and would later become a project manager for the CLT, played an important role. Georgia, a CLT Board member and advisor, noted that;

'[a] key player was Fiona, who was looking for a project, got a connection, really liked the gardening and the painting, and the market, and that residents were making stuff happen' (Georgia, Granby CLT supporter and Board member).

The quotation highlights the opportune development of this relationship, between a wealthy individual looking to invest, and a group needing to raise significant finance. Such events show how the interactions of bodies with different powers and liabilities, under contingent conditions, gives rise to certain constraints and enablements.

8.4. External constraint and enablement: The structure of relations

This chapter has sought to understand the role of external bodies in influencing the development of each collective, focusing on different types of individuals and organisations. The influence of different local governments, advisors and supporters, private developers and those supplying potential finance has been explored.

There will be external bodies in the development of each case, the role of which has not been fully captured here. For instance, in Granby, relations with local housing associations were important in building credibility with the local authority, and accessing government grant programmes. In Milton Park,

relations with individuals at McGill University shaped the early opposition to redevelopment. And in WECH, relations with private consultancies, such as HACAS, helped move the organisation onto a more autonomous footing. Entities and relations such as these, whilst shaping events in the cases, appeared to be less significant in the data than those that have been discussed above.

The analysis above has focused on the relations between collectives and other bodies acting locally. It has, however, exposed how these relations were shaped by other entities and forces operating at a wider geographic scale. National governments constrained and enabled the collectives through their rhetoric and policies concerning civil society and housing, through their legislation in creating new powers for different groups, and in their provision and distribution of financial resources. These actions set conditions for both the collectives and the entities they were in relation with locally. The cases also hint at how these conditions were shaped by other external factors which were harder to pin-down; the operations of housing markets and the fluctuating value of land and housing, the function and health of the wider economy, political and ideological shifts, and social or cultural norms around mutuality, social activism and property ownership.

Local relations seemed to be framed by some of these wider forces, but as realists advise, in trying to understand causality one must focus on;

‘...the ‘causal powers’ or ‘liabilities’ of objects or relations...what an object is like and what it can do’ (Sayer, 1992, p.104-105).

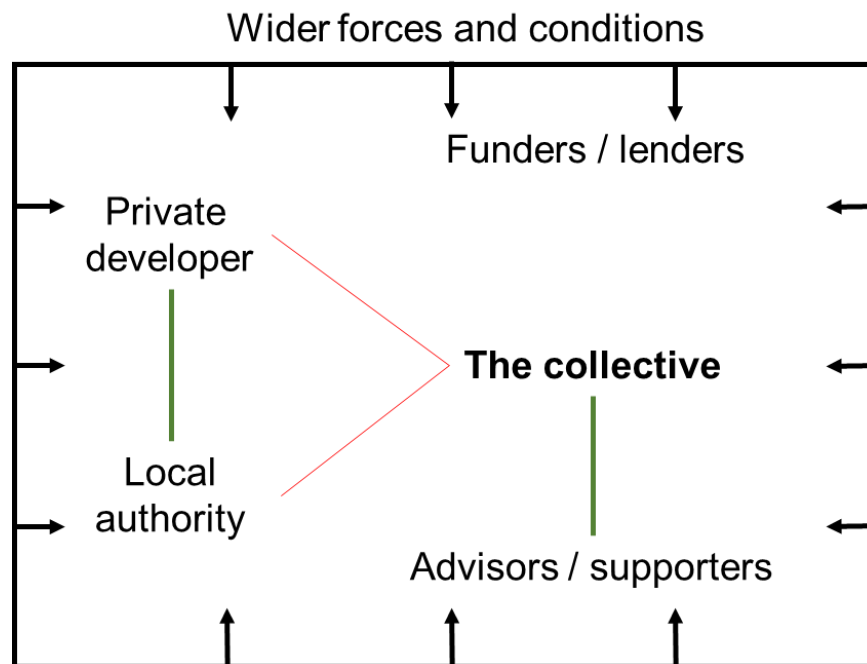
Hence, these wider forces are only understood here through the powers and liabilities they confer on certain objects or entities in relation with others.

Focusing on the interactions between each collective and other external bodies reveals some of the processes constraining and enabling housing collectivism locally. In each case study developers and local authorities used their powers to assert a specific model of ownership and physical development, for example, by using their financial resources, construction skills and assets, or their planning and procurement powers. As long as

these powers were being activated in pursuit of a private development model, the potential for collective ownership was constrained, irrespective of the collective's own capacities and agency.

These constraining and enabling processes can be clarified by using structural diagrams. In each case studied, the local authority was initially supportive of redevelopment or refurbishment by a private developer, which closed down the opportunities for collective ownership. This was influenced by some of the wider forces and conditions discussed above. Figure 24 tries to depict this scenario at an early stage in the development of each collective, or before any notion of collective ownership had emerged. This point in time will be called T^1 . In this simplified model, the green lines denote enabling relations, red lines denote constraining relations, and non-existent lines show an absence of any relation.

Figure 24: The structure of relations and their constraint and enablement (T^1)



Whilst lines denote a type of relation, the text denotes a position in a structure, and this is critical to understanding the causal effects of such structured relations. As Margaret Archer notes;

‘...interests, resources, powers, constraints and predicaments...are built into each position by the web of relationships’ (Archer in Bhaskar et al, 1998, p.201).

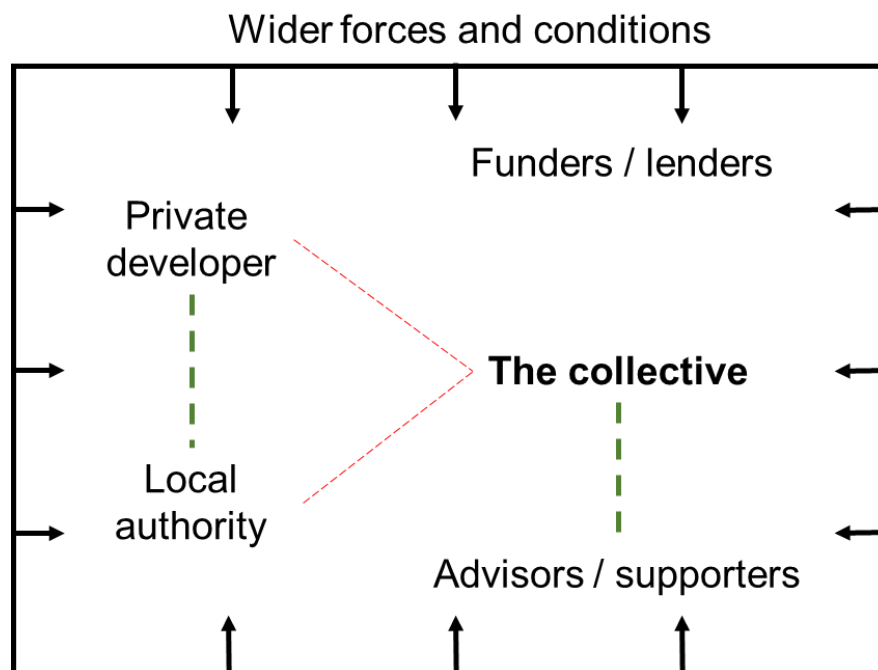
It might be legitimately argued that Figure 24 does not account for how external bodies both constrained *and* enabled the development of collectives concurrently. Indeed, perhaps every relation has these dual qualities in different proportions. The intentional preference for private developer schemes by the local authorities, which were opposed by residents, had the unintentional consequence of solidifying collectivist ideas and internal relations. As interviewees noted, collective action is made possible when ‘people have their backs to the wall’ (Catherine, Granby resident and CLT Board member), and each collective was stimulated by perceived external threats.

Figure 24 also fails to account for how seemingly enabling relations can have unintended constraints. For instance, advisors and supporters in each case

were seen, at times, to diminish member and resident control. In Milton Park residents were judged to not 'have the ability' (Helman, 1987, p.133) to run a major refurbishment programme, and in WECH external bodies resisted the adaptation of their refurbishment programmes. Similarly, funders in providing enabling finance, were seen to set constraints on the use of that finance, in terms of the nature of any refurbishment and the tenure of future housing, such as in Granby. Alternatively, those providing finance can set conditions on the level of rents to be charged, a constraint initially imposed by CMHC in Milton Park. Even in the process of enabling collectivism, external entities can act in ways which constrain it.

This model of relations might therefore be nuanced to account for subtleties in constraining and enabling relations; a red dotted line can be used to show relations that intentionally constrain but unintentionally enable; and a green dotted line to denote relations which intentionally enable but unintentionally constrain. A reworked model looks as follows;

Figure 25: The structure of relations with dual constraint and enablement (T¹)

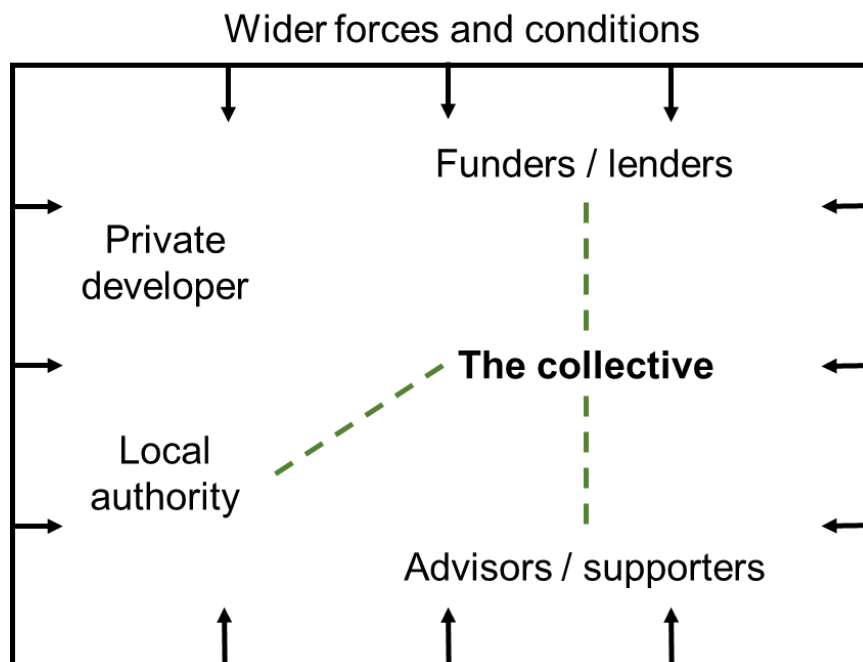


Moving forward to another time, a position in this structure was vacated when, in each case, private developers withdrew from the proposed

development. In doing so, developers took with them their investment potential and capacities to manage redevelopment. In each case, this exposed the local authority's financial liabilities and limited capacity to act directly to address housing issues in those areas. Changes in the structure of relations, through the withdrawal of private developers, created opportunities for residents to gain support from the local authorities, and other external bodies, for alternative forms of ownership. This opportunity could only be exploited when the collectives secured the necessary finance and technical support from other external bodies, which each did in different ways. In addition, it could only be exploited when internal relations and actions were co-ordinated, the processes of which were revealed in the previous chapter.

At T^2 then, the proposed private development had not materialised, as those developers either experienced financial difficulties, succumbed to pressure from residents to withdraw, or had their contracts with the local authorities retracted. Within this vacuum, the opportunity to explore collective ownership emerged. In a further structural development, funding or lending was being identified through relations with government funders, private investors, charitable funders, or secured through valuation disputes. Alongside this, in each case advisors had or were being secured to provide various forms of support. Changes in wider conditions, for instance, in government policy and legislation, the health of the wider economy, and changes in ideology and forms of social action, provided other stimuli. What emerged at T^2 was a different structure of relations capable of enacting collective ownership.

Figure 26: The structure of relations accounting for dual constraint and enablement (T^2)



What such analysis reveals is a process, or the mechanics through which relations with external bodies became more enabling. What these changes in relations perhaps represent are the emergence of opportunities, which serve to ‘enhance or inhibit prospects for mobilization, for particular sorts of claims to be advanced rather than others’ (Meyer and Minkoff, 2004, p.1457). The vacuum created by the withdrawal of private developers, expanded each collective’s opportunities to advance a claim to collective ownership. But this structural change also created opportunities for the local authorities to consider and support alternative forms of development.

The above insights are critical, as proponents of collective housing often see the development of such schemes as largely the product of each collective’s own agency. The 2016 national conference for CLTs in England was titled ‘Housing: It’s in our hands’ (CLT Network, 2016h). The learning provided here suggests otherwise, and asserts the importance of the dynamic structure of local relations, and how positions within such structures constrain and enable such collectivism.

To conclude, this and the previous chapter provide new insights into the constraint and enablement of housing collectives. When taken together they provide a mechanistic view of change processes, in terms of residents' beliefs, actions and relations, and the wider conditions and external relations which serve to constrain and enable. Together, these insights move current knowledge beyond 'ingredients' (Chatterton, 2015) for such collectivism, to a better understanding of the cogs and wheels of this phenomena in practice. However, this discussion has revealed little about the potential of such forms of housing provision to resolve identified problems within the current housing system. Such questions require a change of direction, and a focus on the costs and benefits of these activities for those involved.

Chapter Nine: The benefits of collectivism

9.1. Introduction

The following two chapters address the study's second research question; *what are the perceived benefits and costs of housing collectivism for members and residents, and to what extent are these attributable to the form and function of the collectives?* In this chapter, the perceived benefits of such collectivism are the primary focus, where benefits are understood, in simple terms, as an 'advantage or profit gained' (Oxford Dictionaries, 2016a).

What is currently absent in the literature is a clear identification of the range of costs and benefits arising for residents in collective housing schemes, and an understanding of how such outcomes are connected to the forms and functions of these organisations (Rowlands, 2009; Saegert and Winkel, 1996; Satsangi and Clapham, 1990). Scholars have posed searching questions about the 'contribution of mutualism and co-operation to the benefits witnessed in these organisations' (Rowlands, 2009, p.vi). In response, this study has attempted to identify the benefits and costs of collectivism as perceived by members and residents, and how these are causally related, if at all, to the way such organisations are constituted and function. Critically, the focus falls on those benefits that the analytical procedure has identified as prevalent, recurring within and across cases and data types.

This chapter focuses on benefits and is structured around four benefit categories. These categories present sets of perceived benefits relating to; 1) financial gains, 2) security and control, 3) learning, health and wellbeing, and 4) the quality of housing and services received. The discussion of each of these categories starts by, firstly, presenting the empirical evidence for that benefit, then secondly exploring the relationship between that benefit and the forms and function of the collectives. Each benefit category is

explored in this way. A concluding section draws this learning together, and posits mechanistic explanations of the processes at work.

9.2. Financial gains

The empirical evidence

Across the case studies there is substantial evidence of collectives seeking to maintain low housing costs, from which their residents and members derive financial benefits. This prominent pattern appears in triangulation across the cases and across the data types, as revealed below.

In Milton Park, the issue of housing affordability was, and still is, prescient given its proximity to downtown Montreal. To understand the levels of local affordability achieved by the housing co-ops, some contextual information is required. Whilst some caution is needed in using simple income-to-rent calculations to assess affordability (Wilcox, 2013), secondary data analysis highlights critical pressures on those with low incomes wanting to live near downtown Montreal.

Average incomes for households with families in Milton Park² were approximately \$38k per annum in 2010 (Statistics Canada, 2015). Private rental costs in the area are high. Studies by the Canadian Mortgage and Housing Corporation (CMHC, 2014) suggest that average monthly private rental prices in Montreal were \$555 for studios, \$651 for a one-bed, \$730 for a two-bed, and \$878 for three-bed or more sized properties. Table 4 presents average prices for private rental properties within one mile of Milton Park, taken from advertised lettings on 15th December 2014. This evidence shows how prices in the downtown area near Milton Park are significantly higher than the city average.

² Census tracts 4620131.00 and 4620132.00

Table 6: Average private rents in Milton Park and the surrounding area

	Studio	One bed	Two bed
Average monthly rent	\$1010	\$1400	\$2625
Average yearly rent	\$12120	\$16800	\$31500

Source: kijiji.ca (2014) and rentalmontreal.com (2014)

With average incomes of \$38k per annum, rental prices appear unaffordable, even allowing for wage inflation from when income data was collected. A family earning \$38k per annum, and paying \$32k per annum for a two-bed property, would spend almost all of their gross income on housing costs, which is clearly unviable. The city of Montreal does provide subsidised 'low-rent' housing, which is priced at 25 per cent of a household's income (OMHM, 2016). However, this is a comparative small stock constituting around one per cent of total dwellings, the majority of which is used to house over 60 year olds (Statistics Canada, 2011; OMHM, 2016). Issues of housing affordability have become pronounced over recent decades, with residents in Montreal experiencing some of the highest income to housing cost ratios in Canada (Moore and Skaburskis, 2004).

Collective forms of housing have therefore sought to address issues of affordability in Canadian cities like Montreal. Historically, a central motive for creating the co-operatives and CMP in Milton Park was to keep rents affordable. In the early years of residents' resistance to private development, local planners assessed the scheme proposed by Concordia. They suggested the development would lead to rental prices 'double or triple the existing rents' (Melamed, in Helman, 1987, p.28). Hence, the co-ops and CMP were conceived as a means of keeping housing affordable.

From interviews with residents in the housing co-ops, one can suggest that this objective has been achieved and that low rental costs were a major benefit for those households. Mary, a resident of her co-op for 16 years,

suggested that 'the rents are a third to a half of what one would normally expect to pay'. Similarly, Alan noted the 'enormous' difference between the co-ops rents and that of housing a few blocks away, which was let for '\$1000 dollars a month'. Camille, a resident of a co-op since the mid-1990s, added to this comparative assessment suggesting that private rents locally were 'three times higher'.

A founding principle of CMP is that 'no original resident has to leave for economic reasons' (Kowaluk & Piche-Burton, p.16). Asserting the importance of this issue, Mary stated;

'...the best bit about living here is it's very urban...you're close to everything. It's amazing, close to the metro, close to downtown, and that's incredible' (Mary, Milton Park resident).

Hence, the benefit being articulated is low housing costs combined with the ability to live in a certain location and access certain environments. Camille, a resident of Milton Park for nearly 20 years, suggested that the benefits of living in the co-op related to 'location, location, then price'.

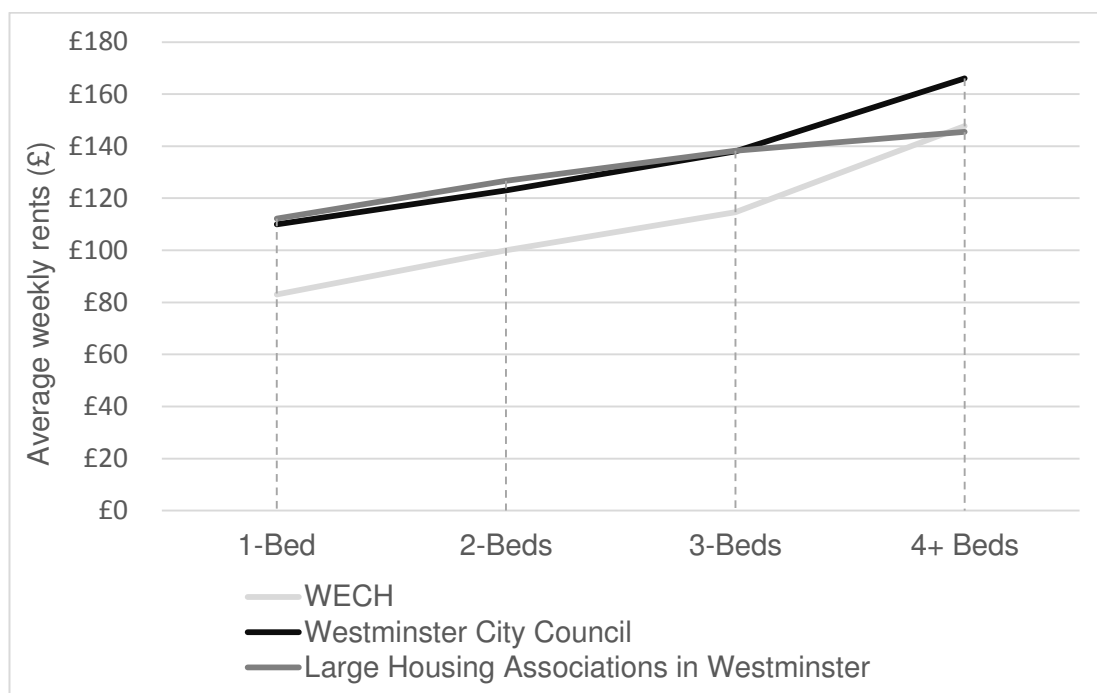
Each housing co-op calculates its rent levels on the anticipated expenditure in future years, for example, likely maintenance work, debt repayments and other costs. There is no standardisation of rents between the co-ops, or set standards for affordability. Nonetheless, residents revealed how some co-ops have set loose benchmarks for prices, and this is paid by members given their contribution to the running of the organisation. Non-members pay the full market price, though households in this category are few, as discussed below.

The co-ops in Milton Park are required, under the Declaration of Co-ownership (in Kowaluk, and Piché-Burton, 2012), to give priority to low income households. These are: households receiving benefits through Aide Sociale du Québec or a monthly guaranteed income supplement (category A); those having an income of less than 125 percent of accepted measures of low-income (category B); or those with incomes inferior to the median for large cities in Canada (category C). The Declaration requires that 15 percent

of all residents of the co-ops are on low incomes, and that their housing costs should be subsidised to less than 30 percent of those incomes. It can be argued that these built-in controls on allocations, and the processes for calculating sub-market rents, are a direct result of the organisation's form. Irrespective of this, the evidence is clear, those housed within the co-ops in Milton Park are experiencing major financial gains, in comparison to others in private rents in Montreal, and particularly those in the downtown area.

Similarly, WECH residents are paying comparatively low rents. Assessing WECH's own rent data with comparable data for social landlords in London (HM Government 2014b; 2014c), reveals a marked difference:

Figure 27: Comparisons of WECH average weekly rents (2013-14) with other local social housing providers



Source: WECH (2015c), HM Government (2014b), HM Government (2014c)³

³ The data relating to 4+ bedrooms is compromised by different data collections methods used by WECH and in the government sources, which detail rents specifically for 5-bed and 6+ bed properties. To arrive at a 4+ figure for WCC and other large HAs has required averaging the average of 4, 5 and 6+ bed weekly rents. Hence, caution is required in deriving conclusions about the affordability of larger properties.

As Figure 27 above shows, WECH rents are significantly lower than those offered by Westminster City Council (WCC) and other large housing associations. For instance, the average WECH rent for a two-bed property in 2013-14 was £99.98, approximately £27 per week less (or 21 per cent cheaper) than other social rented property provided by larger housing associations in Westminster.

WECH's stated aim has been to limit rent increases to match the Retail Price Index (RPI). The Chair's Foreword to the 2014 Annual Report (WECH, 2014), states that for the first ten years of WECH's operation rents increased in line with this inflation index, and after that it has never increased by more than one per cent over the Retail Price Index (RPI). Secondary data analysis on the rents of other social landlords (HM Government, 2014b:2014c) does not reveal the same pattern. WCC's rent increases for their own stock were in excess of one per cent over RPI for every year since 1998 (with the exception of 2000 and 2011). For a number of years, WCC's rents increased by double the percentage increase in RPI.

These purported benefits were corroborated in the interview data. Exemplifying this, Diana, who has relatives living in social housing provided by a different landlord, offered the following assessment;

'The rents are drastically low. I mean my rent here is about £109, my mum has got a two bedroom and hers is like £180 a week. Compared to Westminster Council, the rents are kept very low' (Diana, WECH tenant).

Such comparisons reveal local level differences in rent levels. However, WECH is not immune from the wider factors which dictate higher rent levels. One such factor is government mechanisms for influencing rent levels in the social housing sector, which affects WECH given their receipt of government grants. It is therefore revealing that, in observations of WECH meetings, government interventions to increase social rental prices were being resisted. WECH's policy of rent increases in line with RPI has meant resisting the government's target rent model, which aimed to converge rents to a target price by 2012, based on property valuations in a district and

annual earnings. More recent government policies, such as allowing social housing providers to charge up to 80 per cent of market prices, have also been resisted (Fieldnote from observations of WECH's AGM, 24th September 2014). Further to this, discussions in WECH Board meetings revealed how, even if these mechanisms were applied to new properties that the organisation built, the rents would 'revert...to WECH levels as soon as the scheme has paid for itself' (Fieldnote observation, Board meeting, 2014).

Restricting rent increases seems to be a key feature of WECH's development, and how it has forged relations with its residents. In the offer to residents, prior to the transfer of properties under Tenants' Choice, a promise was made to reduce rents by £1 per week. The financial imperative to keep rental prices down has clearly persisted, and continues to be something that residents see as a key benefit of being part of WECH. The extent to which this will persist, given the imperatives of stock improvement and building more homes, remains to be seen.

For Granby CLT, as a fledgling organisation which only took ownership of its property in 2014, financial benefits were not evident at the time of study. It is possible, however, to look at what the organisation is proposing to do, and explore whether securing financial benefits for its members will be a key priority. One significant objective for the CLT is to contribute to the refurbishment and redevelopment of the area, alongside its housing association partners, to increase the value of existing properties in the area. Several decades of failed or stalled regeneration initiatives, and depressed house prices, have affected the value of assets owned by existing homeowners. This predicament was expressed by Shirley, a long-time resident of the area and CLT Board member, who conveyed how these difficulties lead to important constraints on households;

'...their assets have been stripped...as in any homeowner here, property values have been completely kept down to the cheapest in the country...most of us live here to live in a house not to make money from it, but it's the principle that you couldn't leave if you wanted to' (Shirley, Granby resident and CLT Board member).

Shirley is highlighting the potential for negative equity among homeowners, and how low values had affected the mobility and housing choices of those households. It is therefore understandable that an aim of the CLT is to drive up those asset values, bringing financial benefits to existing homeowners, as well as other benefits in terms of mobility and freedom to relocate. However, interviewees acknowledged certain fears related to this, foreseeing possible gentrification which would change the character of the place. A number of interviewees saw personal benefits in being surrounded by '37 languages and every major religion' (Catherine, Granby resident and CLT Board member) and did not want housing improvement to change this. Further still, being surrounded by empty properties was seen to have facilitated a more communal way of life;

'...all the empty houses are an extension of our gardens and you get used to that, so you've got those fears as well' (Catherine, Granby resident and CLT Board member).

There is a suggestion then that financial gains may be offset by changes in the character of the Four Streets, which may not be welcomed by all residents.

As the CLT neared the completion of its first refurbished properties in 2015, proposals for the tenure of the units became clear (Granby CLT, 2016). Five of the ten properties would be offered for shared ownership. Under this model, 80 per cent equity would be sold and the other 20 per cent rented by the occupier. The end costs for such residents were unknown at the time of writing. The other five properties were to be let at 'affordable rent', and as all ten units would be two-bedroomed, this aids some local comparisons to assess their affordability. In reference to the rented properties, evidence suggested that the rental price would be £104 per week when let (Liverpool Echo, 2015). Average household incomes for the ward in which the houses are located was £23k per annum in 2015, and for Liverpool more broadly, it was £29k per annum (LCC, 2015). Simplistically, CLT rents of £104 per week would be less than a quarter of the gross annual earnings of households in the local ward, and less than a fifth of the average earnings of

households in the wider Liverpool area. This analysis of price to income whilst approximate, suggests that the CLT's rents will be relatively affordable, especially in comparison to the average price of private rental housing. Two-bedroomed properties in Liverpool (as of March 2016) were priced at £126 per week (Home.co.uk, 2016), which is over £20 more than the proposed weekly rental price for the CLT's houses. Despite this, average social rental prices for Liverpool in 2015 were approximately £83 per week across all property sizes (DCLG, 2016b). This is approximately £20 less per week than the CLT's houses, accepting this latter data includes properties larger and smaller than the CLT's two-bedroomed houses. Such data suggests a degree of affordability, almost certainly in reference to private rents.

Further to these potential financial benefits for future residents, the CLT has placed an emphasis on creating local employment opportunities, particularly developing skills and jobs through the construction and refurbishment of the housing (Granby CLT, 2013a). As discussed in the next section, this has emerged from a particular view of how local people should benefit from the CLT's activities.

The evidence presented above suggest that the case study organisations are or will in future deliver certain financial benefits to residents and members. However, differences in the extent of those benefits are apparent in each case. This poses questions about whether the patterns of these financial gains relate to different collective forms and functions.

The relationship between the benefits and organisational form and function

In Milton Park, a crucial component in structuring low rents is the participation of co-op members in the maintenance and management of their housing. In an interview with Arabelle, a long-standing resident of her co-op and advocate of CMP, a connection was made between the non-profit model adopted and the pricing of rents;

'...because this is a...non-profit, we're paying maintenance, taxes and insurance, that's it. It's as though we are already owners...so we're just

paying the basic cost of housing, but we're not capitalising' (Arabelle, Milton Park Resident).

A model based on the intensive participation of a community in the maintenance and management of property is likely to result in lower costs. This is a well-rehearsed argument in the community ownership literature (Price Waterhouse, 1995; Quirk, 2007), and is also clearly articulated in the longstanding principles guiding co-ops, notably the principle of members' economic participation (ICA, 2015). In Milton Park because the co-ops have no paid staff, the running costs do not include salaries (in contrast, for instance, with WECH). Indeed, in a national evaluation of Canadian housing co-operatives, it was found that the operating costs per unit of such housing (even when volunteer time was monetised), was some 14 per cent lower than other non-profit rental housing (CMHC, 2003, p.33).

Whilst such operating costs contribute to low rental charges, this phenomenon is also the product of land and property being held out of the open market. As Arabelle noted above, restrictions mean it is hard for the co-ops to sell their property on the open market and this removes a major source of inflationary pressure. As Margaret, a member of the CMP Board revealed, there are strict conditions on the resale of property in Milton Park. If attempts are made to sell property, it has to be offered to the co-owners of CMP (the other housing co-ops and OSBLs) first, with the price evaluated in a way that is significantly below open market prices.

In a similar way to social housing, such processes remove inflationary pressure on prices. Any increase or decrease in rents is based on the co-ops' running and maintenance costs, and other internal considerations, rather than on the value of the land and property. As noted above, there are additional restrictions on rental prices, stemming from the allocation requirements set out in the Declaration of Co-ownership. Furthermore, there were the 'acquired rights' of owners, which protected the original residents from rent increases when they moved into the housing co-ops.

These facets of the CMP model, and the related rules which govern co-ops' rents, all act to suppress rental prices. The organisational form, and the rules

that govern how it functions, are playing a crucial causal role in keeping rents low.

A further factor contributes to low rental costs. Residents are co-owners and landlords; they collectively have the power to keep their rents to a minimum. Such a duality of roles means that costs are minimised because members know that if they are not, then it will be reflected in what they personally have to pay. This asserts a recurring theme, prominent throughout the data from Milton Park; that the governance model leads to certain decisions (and decision making processes) that are distinctive from other forms of housing provision.

The above gives a strong causal explanation as to why rents continue to remain low in Milton Park, and therefore why residents benefit financially. However, claiming this as a universal explanation would be to oversimplify the picture. Low rents have been made possible, in part, due to financial support from the different tiers of the Canadian government (as noted in chapter six). Mortgage interest relief and capital grants to purchase the land have all removed financial burdens on CMP's co-owners. Without this financial support the housing co-ops and OSBL's would have had to set much higher rents to finance the debt required to undertake refurbishment. Low rents are only partially explained by the organisational model of CMP.

WECH's approach to rents, and its low rental charges, are arguably the product of similar but distinct processes. In Milton Park the organisational form both compels and incentivises low rents. In WECH there is not the same structure of rules affecting rents, nor is there the same intensive involvement of residents in the maintenance and management of the housing. This means that such functions are largely carried out by staff which are a cost to the organisation, which then has a knock-on effect on the rents charged.

How then can WECH's low rents be explained? Rather than focusing on residents' time investment, an explanation is found in a number of different processes. For instance, one might highlight the influence exerted by

residents within the governance structure, the historic precedent of low rents which affects current decision-making, and the way executive staff have a keen eye on the financial deprivation of their residents.

With its governance rules stating that a majority of the WECH Board must be residents, a strong influence can be exerted on decisions relating to the organisation's finances. On the issue of rents, an interesting collective consciousness seems to emerge. Hinting at this Barbara, noted;

'...because everybody knows everybody else, and someone said 'well we have to put the rent up' because that was the minimum amount we wanted to, it's such a family orientated type of thing that it works' (Barbara, WECH resident).

Barbara is highlighting how, when decisions to raise rents need to be made, there is a level of buy-in from residents due to the representative processes of the organisation. Similarly, it can be argued that when there is no imperative to raise rents, then resident representatives can exert influence on staff to keep rents low. Such processes are similar to those in Milton Park, where residents have a dual role, being both landlord and tenant.

Whilst the organisational form might make low rents possible, this can only be achieved where there are the resources to do this. In a number of interviews, residents and supporters noted how financial surpluses have been retained and used to keep rents low:

'...look at its balance sheet, that's used to hold down rents. Through taking ownership of the land and making sure that its first priority is existing residents' (Dylan, WECH supporter).

The final point is a crucial one. Social housing providers have a balance to strike between the level of rent paid by existing residents, and the financial needs of the organisation and future development. Those organisations prioritising new development of housing clearly have pressures on their finances and this may result in rent increases for existing residents.

Ironically, WECH was facing a similar dilemma in 2013/14 with its Elgin development which was likely to lead to rent increases, although still only 0.5 per cent above RPI (WECH, 2014).

Increasing rental charges to support new development is made all the more difficult because of WECH's historic approach to rent setting. When WECH was created, the organisation 'reduced all rents by £1' (WECH, 2006[1998], p.62), and the organisation committed to only increasing rents in line with inflation. Such historic commitments seem to have become embedded in the culture of the organisation and the expectations of residents, and seemed to play a key part of any explanation of current rent setting.

Added to these historical factors, is the organisation's general sensitivity to the financial hardship of its residents. How the organisation deals with issues of rent arrears and the Spare Room Subsidy (also known as the Bedroom Tax), reveals some distinctive processes unlikely to be found in comparator organisations. This quotation from Clive, a WECH officer, is revealing:

'So we ended up with some people...getting £2,000 housing benefit arrears, eventually, this might have been three years later, it was paid back. Other associations were evicting those people...if we evict people at the drop of a hat because it's in our financial interests...then we're ignoring some of the other reasons for being in the business that we're in' (Clive, WECH officer).

The increasing commercialisation and conglomeration of housing associations in the UK (Mullins, 2010b), leaves little room for this kind of flexible approach to rent arrears. Yet WECH's organisational form, and its legacy of low rents, makes this type of intervention possible and desirable. Dylan, an early supporter of WECH, suggested the organisation had 'moved people around and de-bedroom taxed' them, in addition to supporting residents to take cases to appeal. It is hard to conclusively attribute WECH's approach on these issues to the organisation's form. Any housing provider could potentially adopt similar processes. Nonetheless, a tentative suggestion can be made that WECH's collective ownership model, and the influence residents play in the governance of the organisation, makes such processes more likely.

For Granby CLT, clarifying the linkages between their aspired benefits and the organisational form and function is more difficult. The focus of the organisation on increasing local asset values is something most asset-

owning housing organisations would want to do. Being a membership organisation, run by volunteers who live in the area where those assets are owned, may make such decisions more likely.

The CLT, and its key actors, repeatedly stressed that financial gains will be made by local people through employment initiatives. This is an aspiration asserted in CLT documents and interviews with participants:

‘I was like, well what about employment opportunities, it’s not just about ten houses for any of those residents, it’s about community and getting community benefit’ (Helena, Granby CLT supporter and Board member).

This quotation from Helena, a stakeholder Board member, is interesting in that it uses the language of the legal form that the CLT has adopted. As a ‘community benefit society’ (FCA, 2015), the organisation is rule-bound to identify a specific community and provide benefits to them. Hence, the quotation reveals how the organisation’s form, and the legal rules that govern it, are framing what the organisation does, who are its beneficiaries and the language used to describe its operations. The CLT Board is aware that its ‘community’ is wider than the streets where it will own property. Its objective is to benefit residents in the L8 postcode, and one way they propose to do this is by ‘providing opportunities for employment and training’ (Granby CLT, 2013b).

However, the organisational form does not adequately explain why the CLT will try to deliver these benefits. The causal pathway from the CLT’s form and functions to the aspired financial and employment benefits seemed to hinge on the influence of a few key actors, highlighting that however assertive the collective form is, it cannot predict outcomes.

The section above highlights the financial benefits that the case studies are delivering in terms of affordable, low cost housing, and how they have the potential to create other financial benefits in terms of employment. Crucially, the above analysis has revealed some of the processes which are embedded in the forms and types of functioning of the collectives, and which

partly explain why and how these benefits are achieved. In section 5, such processes are conceptualised as core mechanisms that are distinctive to these types of organisation.

9.3. Security and control

The empirical evidence

Across the case studies there is evidence that residents perceive a sense of enhanced physical security as a result of their residency and membership of the collective. Exemplifying this, Camille, a resident in a Milton Park co-op, provided a comparative assessment of security against other rented accommodation. Camille did this with an anecdote about one of her friends;

‘...she was on a job trip and she got robbed, when she arrived the door of her apartment was wide open and nobody called her, no body closed the door, nobody called the police. Nothing. And she wanted to move into a co-op because of that. That would not be happening if I pass in front of her house, and I see the door open, I will go in and ask [a] question and I will do something about it, at least call the police man. And she didn't like that idea of nobody knowing you and nobody cares’ (Camille, Milton Park resident).

The enhanced sense of physical security gained from living in the co-op would seem to flow from a stronger set of relations between neighbours. A number of Milton Park residents linked the strength of local relations to feelings of security about raising children in the area. As Margaret, who had raised her daughter in Milton Park, noted;

‘...we were always confident you know, when she went out to walk her dog, when she was playing with her friends in the street we knew there were many people keeping an eye on things’ (Margaret, Milton Park resident and CMP Board member).

Interviews with residents in Milton Park suggest that residents experience a sense of physical security, and that their collectivism was a protection against physical harm by others.

More variable sentiments were observed among residents in WECH. Craig, a WECH Board member and resident, suggested that there is ‘very little vandalism, very little neighbour nuisance...very little aggression’ in the area

(Craig, WECH resident and Board member). Other interviewees, such as Diana who was relatively unengaged in the running of WECH, reflected how she had 'never been mugged, never been robbed...you hear about it'. The final element of this quotation hints at perhaps more threats to physical security in the WECH area than Milton Park. Ambrose and Stone's (2010) report suggests that worries about physical security are prominent among WECH residents, which they argue is understandable given relatively high crime rates in the area. Feeling 'safe walking after dark' was one of the few measures where WECH tenants saw life under their previous landlord more positively (Ambrose & Stone, 2010, p.66). This hints at differences in outcomes when compared with Milton Park.

Further analysis of the Ambrose and Stone data helps unpick this issue. Whilst feelings of insecurity were apparent, this seemed to be linked the wider environment. For residents who had lived in rented accommodation previously, the feeling of being 'safe in your home' was markedly higher under WECH. This serves as a reminder that each collective is operating in conditions not wholly within their control.

In Granby, there was little mention of physical security, with exception of references to people living in terraces where a large amount of housing is empty. Shirley, a long-standing resident and activist in Granby, suggested there is an insecurity caused by the empty housing, and that the planned refurbishments and repopulation will address some of these issues;

'...homeowners...were all worried and getting freaked out by this living on their own on a terrace...so there is a kind of security...the big benefit is that the community becomes more sustainable and settled' (Shirley, Granby resident and CLT Board member).

Clearly, the CLT anticipates that its refurbishment programme will help bring new residents to the area resulting in a greater sense of security and safety. With little prospect of this happening without their intervention, collectivism may well be the vehicle to facilitate this.

Linked to such issues of physical security, are more subtle issues regarding residents' feelings of security of tenure. Evidence from across the case

studies attests to the important psychological benefits that are derived from such security. Interviewees shared their past experience of poor housing or homelessness, and how their current situation had remedied this. David, a member of a housing co-op in Milton Park, talked in detail about how housing plays an important function in residents' quality of life. These thoughts are worthy of an extended quotation:

'Sometimes we tend to forget about it [housing] because the question is solved, but when you are confronted with the [lack of housing] issue your life can become a living hell...whatever the reason, it becomes the centre of your life, it takes all your energy... it has consequences on wellbeing, health and things like that... but I have experienced myself and what I see in people who I know more...it's a sense of a certain freedom you know, it's not a major preoccupation. As long as I want to stay in this neighbourhood the housing issue is not a major preoccupation' (David, Milton Park resident).

The quotation powerfully illustrates the links between secure housing and the quality of life individuals may experience. David is succinctly articulating some of the literature regarding the ontological security provided by stable housing and security of tenure (Dupuis and Thorns, 1998).

WECH residents perceived a similar insecurity to life outside the collective. A number of interviewees joined WECH after spending time in short-life housing, a precarious form of tenure. Francis, a current WECH resident who had previously occupied WECH properties under a short-life agreement, noted how under such arrangements he had few rights, and was permanently under threat of 28 days' notice to vacate. For Francis a permanent WECH tenancy was, in his own words, 'like the holy grail'.

For Craig, a WECH Board member, such security of tenure provides an 'operating platform' on which to build the other elements of your life. Echoing David in Milton Park, Craig noted how a secure tenure meant that tenants did not have to 'spend their life worrying about the roof over their head'.

Similarly, WECH residents see the private rented sector as synonymous with insecurity of tenure and a lack of control. Linking security of tenure and rental costs Craig noted;

'...in private [rented accommodation] A) you've got no security at all, and B) you've got rents that can go up at any point...they're busting places on the Harrow Rd where there were people living in basements under shops, we're right back to where we were' (Craig, WECH resident and Board member).

The extent to which this is linked to collective provision, rather than merely long and stable tenancies, is discussed in the following sub-section. Studies with WECH residents have revealed potential linkages between their sense of security and control under WECH and their general happiness. In their 2010 study, Ambrose and Stone (2010, p.60) asked residents a number of important questions, requesting that they use a four-point scale to grade their level of agreement⁴. Responses were then averaged to find the mean figure for the sample, whereby anything over 2.5 indicated a positive response, and anything under 2.5 a negative perception. Two questions of particular note for this issue of security and control were:

- i. It makes me feel happier because I feel settled and in charge; and
- ii. I feel better because I have a greater sense of control over my housing situation

Respondents were asked to provide a score for WECH and their previous landlord. Leaving aside the leading nature of these questions, some comparative judgements can be drawn. For those WECH residents who had been housed in other rented accommodation, there was a significant difference in their judgments. In response to the first question, residents had a generally scored previous landlords more negatively, the mean score for the sample 2.09, which suggests that their happiness was compromised by not feeling settled and in charge. Under WECH their responses converted to a positive figure, 3.59, suggesting a general feeling of being more settled and in charge under WECH. Similar conversions from negative to positive scores were evident for the second question. Such analysis suggests that under WECH residents do feel, comparatively at least, a set of distinctive

⁴ Study's four point scale is as follows: 1=very negative response, 2=negative response, 3=positive response, 4=very positive response. An average score of 2.5 was taken to be a neutral verdict

psychological benefits that relates to the control of their housing. The linkages between these benefits and the organisational form and function are explored in more detail below.

It is interesting that in the open response to the above two questions, many respondents highlighted a relationship between 'feeling settled and in control' and the rent levels of the organisation (Ambrose and Stone, 2010, p.60-62). Such reflections are clearly interesting in a context such as London where there is significant pressure on housing prices, and a shortage of affordable provision with tenure security. 'Security' then may come to mean various things; protection from price rises, feeling able to influence decisions, and feeling eviction or displacement is an unlikely prospect.

The desire for control is not confined to those areas where market pressures are most substantial. In Granby, several attempts at addressing empty housing by the local authority, all of which had proven inadequate, had left residents feeling a sense of disempowerment and lack of control over the physical development of their area. For members of the CLT, their organisation is an assertion of (and vehicle for) control of that development. When asked why she thought the CLT had been created, Avril, a CLT Board member provided the following insight;

'...it's definitely about people power, this is us taking back control, in something that has a formal structure that aids that' (Avril, Granby resident and Board member).

Avril's comment is revealing as it not only highlights the desire for more control that is driving the development of the CLT, but also how the organisational form of a CLT is seen as a suitable vehicle for this.

The relationship between the benefits and organisational form and function

The interplay between organisational form, and the preservation of security of tenure, was a recurring theme throughout the case study interviews. Perceptions of control and security appear to be positively associated with the organisational form of the collective. Asset ownership, and the rights this confers, appears to be directly linked to perceptions of such security. The

legal forms that the case study organisations have adopted (community benefit societies or federated co-operative models) provide the structure within which residents can assert control over their houses and surrounding area, and ensure they can access these assets and locations for the long term.

There are numerous expressions of this connection in the case studies. In Milton Park, the governance processes within each co-op, and within the wider CMP syndicate, underpin this. David described the relationships between the democratic processes within his co-op and perceptions of control as follows;

‘...we have the capacity to govern ourselves, like when you live in a co-op, there is a general assembly, the decisions are made by everyone, if there are things you don't like...its always possible to stand up in a meeting and say 'I do not agree' or 'I am concerned with that issue'...it's very empowering. It gives us the sense that to a certain extent we are masters of our destiny' (David, Milton Park resident).

To pose a counter factual question, could the same outcomes be achieved in a different type of ownership model? What is it about these specific forms of ownership and governance that causally influences perceptions of control? There are two crucial features of the Milton Park model which suggest a link between the organisational form and residents' sense of control. The first is the level of involvement in the management and maintenance of assets. The second critical feature is the form of property ownership. The quotation below from Frank sheds light on these interlocking features;

‘...it gives you...the ownership feeling, that you own the place. You do not practically...legally you're a tenant, but you are also a member of the organisation that owns the place...I'm planting flowers in my yard, no landlord from outside can tell me 'no'...that won't happen because I participated in this decision to plant flowers here with my neighbours' (Frank, OSBL manager).

This neatly summarises the causal pathway from organisational form to perceptions of control. As a member of the organisation that owns the property they are protected from interference by other bodies. It is the unique configuration of legal rights and operational rules which, in part, explains

these protections. As discussed in chapter six, the unique model that emerged in Milton Park, as an adaptation of condominium law, is what underwrites these processes. A member of the legal team devising this model, described it as follows:

‘Each co-operative and association would become a co-owner in the condominium scheme...Condominium rules would create a complete universe, bound by its own internal rules and regulations ...Condominium rules also require a clause defining the “Destination” of such a universe...that could be used to promote community goals and exclude community taboos’ (Altshul, 1989, in Kowaluk and Piché-Burton, 2012).

In essence, property laws are being blended with localised rules to shape resident and member’s behaviour. Security of tenure and control of housing and land is a product of these legal and operational devices. In the ten principles devised when CMP was being formed, four relate directly to control and the security of tenure of the existing community, and these principles are reaffirmed in organisational literature to remind residents of the purpose and function of CMP (Kowaluk & Piche-Burton, 2012). It can be seen how the organisational model, and the narratives used to describe it, create the conditions for a perceived sense of control.

If the Milton Park model is causally linked to residents’ perceptions, this is equally the case in WECH. However, the nature of the organisational form and the perceptions this gives rise to are qualitatively different. The ownership of land and housing, and the legal rights associated with this, are issues that are far less prominent in the WECH data. Any perceptions of control and security find their origins in a different set of processes.

This arises from analysis of both interviews with WECH residents, and secondary analysis of the data produced by Ambrose and Stone (2010). This latter data is revealing in terms of WECH residents’ sense of ownership. Of the 82 WECH residents that responded to the open question ‘Who owns and

manages WECH?', only 16 thought that it was tenants and/or residents⁵. Whilst such data is hard to interpret without comparisons or relative measures, it does suggest that most residents do not perceive themselves to be co-owners of WECH property.

Running simple correlational tests on responses to survey questions asked by Ambrose and Stone, highlights some important findings. Whilst ownership may not be a significant factor in perceptions of control, feelings of influence are perhaps more important. Indeed, the correlational tests, performed on Ambrose and Stone's survey data, suggest that being able to influence decisions is far more closely associated with perceptions of control, than actually being involved in the running of WECH. This is important given that WECH's representative model dictates those 'running' the organisation through the Board will only ever be a few individuals. One of the strongest correlations found in the data related to residents' answers to the following two questions⁶:

- i. To what extent do you agree with the following statement: "WECH empowers me because I am able to vote for Board members and it is responsive because it is easy to speak to staff members to get things done?; and
- ii. I feel better because I have a greater sense of control over my housing situation in WECH?

The tests revealed a moderately strong association (Dancey and Reidy, 2004) between responses. Other correlational tests exploring an association between involvement in WECH and feelings of control, revealed little or no association. This analysis, whilst far from conclusive, suggests that where respondents perceive some influence over decisions, for instance through the representative structures of WECH and/or through access to responsive staff, they also feel a greater sense of control. This appears to be the case

⁵ This was an open response question, and therefore the data was coded into four categories: Don't know, Other, Staff, and Tenants & residents

⁶ Spearman rank correlation was used, given the ordinal nature of the data. The correlational coefficient was 0.470, significant at the 0.01 level

irrespective of residents' perceptions of who actually owns the physical property.

This linkage between the ability to influence decisions, and perceptions of control, comes into sharper focus when the governance arrangements of WECH are considered. WECH's model is built on processes for representative democracy, rather than the more participative democracy inherent in the Milton Park model. WECH residents' heightened perceptions of control are linked to their ability to influence decisions through these governance arrangements. The following features of these governance arrangements are key to this; residents holding a large majority of seats on the Board; residents electing representatives to that Board through competitive elections; and, resident access to responsive staff. The following extract from WECH's 'Against the Odds' document reveals the levels of control and influence exerted by residents within WECH's governance structure:

'Around three quarters of WECH tenants and leaseholders are members of WECH. The members elect the Board at the Annual General Meeting held in September. The Board is made up of 14 residents and six experts' (WECH, 2006[1998], p.57).

Observations of WECH Board meetings and its 2014 Annual General Meeting (AGM) were conducted as part of the current study. Fieldnotes from these observations attest to a high level of resident control within the governance of the organisation. Whilst observing the AGM an approximate head count was made, and over 120 residents were in attendance (from a membership of around 600). The AGM is the process through which new Board members are elected, so this represents a degree of healthy engagement in the democratic processes of the organisation. It seems beyond reasonable doubt that WECH's residents exert a strong influence through its Board structure. For those not sitting on the Board, competitive elections seem an important means to exert influence. Ambrose and Stone's own analysis (2010, p.66) adds weight to this suggestion. They reveal that 62 percent of WECH residents agree that they can 'influence decisions' affecting their local area, compared with only 42 percent nationally.

Tentative links can be made between WECH's representative form of governance, and relations between staff and residents. During an interview with a WECH officer, Clive, the importance of asset ownership to perceptions of control was actually downplayed;

'In fact it may be possible to have an organisation where ownership exists but if you've got the wrong staff team, or a cliquey group of Board members, who are prepared to work to prevent other people from feeding their views through...so it [ownership] doesn't either necessarily mean that it will happen, and its absence doesn't mean necessarily that it doesn't have to happen' (Clive, WECH officer).

Perhaps this argument, that resident ownership is no guarantee of resident's sense of control and security, suggests caution is required in making causal claims about how far collective *form* alone can deliver such benefits. The *function* of the organisation is also a critical factor in this.

Perceptions of control and security in Granby are somewhat more difficult to link to the organisation's form and function. As an embryonic CLT, which at the time of writing has only just taken ownership of assets, the benefits in terms of control and security are still unclear. Interviewees' reflections on these benefits took the form of aspirations rather than well evidenced outcomes. Nonetheless, the interviewees' language was revealing in terms of how a sense of control might be linked to the organisational form of the CLT. The frequent use of the term 'ownership' by Granby residents suggests that, like in Milton Park, perceptions of control are strongly wedded to ideas about proprietorship and long-term possession of the physical assets. The quotation below from Shirley, a long-time resident of Granby and CLT Board member, exemplifies this;

'...[the] CLT is so significant because it's about the community regaining, albeit symbolically at the moment, regaining ownership of bricks and mortar and hopefully land... people will just get a sense of wow, 'we own this place' (Shirley, Granby resident and CLT Board member).

The CLT's legal form provides a structure for this ownership of assets, and for the use of those assets in a way that members and residents demand. As a result of the legal composition of the CLT, the assets have to be used for

'community benefit', and this dimension of the organisational form appeared to be linked to perceptions of control and security. This process was succinctly articulated by Helena, a CLT Board member and executive of a partner housing association;

'...but actually they can see the community benefit, and they know from the outset, the whole structure, it was setup for the purpose of the benefit of the community. So if any wider member of the community questions the actions or benefit, you can say actually this is a model for the benefit of the community...that's really important' (Helena, Granby CLT supporter and Board member).

Despite these perceptions of ownership and organisational form, these only provide a starting point or structure for certain processes. The way the CLT functions is a product of how the form is interpreted and enacted by its members. Avril, a CLT Board member, was keen to point out that whilst the CLT's form creates rules for democratic functioning, effort needed to be invested in engaging people in those processes;

'...yeah there's possibly a greater concern over democracy, and talking to other people who might be living in those houses a lot more' (Avril, Granby resident and Board member).

Avril is drawing attention to the limitations of the CLT form. It does not guarantee representation of a wider constituency and therefore does not guarantee that all members and potential beneficiaries can influence it. Given that perceived influence over decisions may link to perceptions of security and control, the CLT may in future need to strengthen these democratic processes to deliver such benefits to a wider constituency.

The above section has revealed links between the governance forms of collectives which are operationalised in various ways, and residents and members sense of physical and tenure security. Propositions, made in the literature, seem to have some validity for the cases studied. Advocates claim that housing collectivism can enhance physical security and this is derived from close relations with neighbours (CCMH, 2009), but as shown in WECH local conditions can be a mitigating factor. Similarly, the findings above add depth to the literature suggesting that collective forms of housing can deliver

benefits in terms of tenure security (Sousa & Quarter, 2005; Haffner & Brunner, 2014; Bunce, 2012), and suggests certain processes through which this might happen.

9.4. Learning, health and quality of life

The empirical evidence

One of the striking findings from this research is that, in the act of developing and managing these housing organisations, residents were gaining new skills and knowledge. There is variation in the nature of this learning, but it is quite clearly a cross-case pattern.

Interviews with those involved in the development of Granby CLT reveal the steep learning curve for volunteers. Helena, who works for a housing association supporting the CLT, provided an insight into this. Those residents active on the CLT Board had undergone an intensive period of experiential learning, specifically in terms of planning and managing construction and refurbishment programmes. This had entailed working closely with quantity surveyors, architects and business planners to devise and resource such schemes. Reflecting on this period, Helena recounted how one member had immersed herself in these issues;

‘...she’s learnt all those skills which is just fantastic. She probably knows more than me in terms of development’ (Helena, Granby CLT supporter and Board member).

Such a statement, from an experienced housing professional, highlights just how much has been learnt by volunteers.

This has translated to certain psychological benefits. Avril, a Granby CLT Board member, noted how residents’ involvement had ‘given them a degree of insight and confidence’. However, expressing a potential set of costs and trade-offs, Avril also noted how such rigours might mean they ‘never want to do anything again’. Such costs are explored further in chapter ten. The Granby case gives one a sense of the hard earned psychological benefits of participation in housing collectives.

WECH residents attested to similar intensive periods of learning, although this relates more specifically to how housing organisations are managed and governed. Whilst some of the residents involved in running WECH had learned about governance issues from past experiences, others had no previous experience of running non-profit housing organisations. Ellie, a WECH Board member, reflected on what she had learned about the governance of WECH, and the processes the organisation had put in place to support this learning;

‘...well yeah it’s probably another reason I joined, to understand how the Board works...a lot of the emphasis is on finance...we’ve had an extra session with him [the Finance Director]...just to get our heads round it. But it’s interesting and I understand a lot more after one year...that’s useful skills’ (Ellie, WECH resident and Board member).

Ellie seemed to value what she had learned, and the above quotation reveals the complex financial management processes she has had to get to grips with. Later in our interview Ellie also stressed how learning about ‘running Boards’ and ‘handling memberships’ were ‘transferable’ skills. Such statements clarify two distinct benefits linked to the processes of learning in the case studies; one relating to the psychological benefits of stimulation and new found confidence in areas of hitherto limited experience; and two, the benefit of acquiring transferrable skills.

In Milton Park, residents and members of the housing co-ops are responsible for all aspects of housing management, this means that most individuals have to develop their knowledge in this field. Martin, reflected on how members in his co-op had become proficient in technical areas related to maintenance;

‘...And she's a little expert on roofing materials, because she spent so much time with these roofers and engineers, looking at the materials and understanding what they are doing, all the different costs...she's a kindergarten teacher, she's not an expert’ (Martin, Milton Park resident).

It becomes apparent, through the analysis of the case study data that such immersion in technical maintenance issues has knock on benefits. There is evidence that such learning stimulates members and gives them a sense of

purpose. Mary, who sat on the maintenance committee for her co-op, revealed how her involvement in such property repair issues translated into a degree of intellectual stimulation;

'You do learn actually, it's interesting...you meet the contractors and that's really interesting, that's fascinating...they'll tell you what they're going to do and it's interesting talking to the architect' (Mary, Milton Park resident).

The frequent usage of terms such as 'interesting' and 'fascinating' reveals something beyond the pragmatic concern for building maintenance. A psychological benefit is being derived. Those residents active in their co-ops did allude, however, to a potential process of diminishing returns from such learning. Mary, reflecting on her own experience of managing maintenance issues, suggested that it had become 'less interesting over time'. As discussed in the following chapter, these sentiments were echoed in other testimony which revealed how holding responsible positions in the co-op, over time, became more burdensome than stimulating.

Across the case studies there is evidence that certain benefits, such as low rents, are leading to knock on benefits in terms of other learning opportunities and enhanced quality of life. In both WECH and Milton Park, low rents and security of tenure have created opportunities for residents to lead 'alternative' lifestyles. Residents in WECH noted how their housing arrangements allowed them to live 'bohemian' lifestyles, and that it allowed them to 'travel'. Perhaps a more prominent pattern is that residents were using low rental costs, and the security provided by the collectives, to study or retrain in a new profession. Martin, a long time Milton Park resident, recalled how his experience of living in the co-op had allowed him to retrain in another profession;

'...I was doing the audited books for the co-op, when I found two years in a row major mistakes in the draft versions of the statements, she said you should be an accountant...I wouldn't be an accountant if it wasn't for the co-op, I mean I was a machinist...we were paying relatively low levels of rent, so my stopping work was financially possible' (Martin, Milton Park resident).

The quotation succinctly evidences the link between active participation in the co-op, low rental costs and opportunities to explore new career paths. The learning developed through such participation, combined with economic freedom from low rents, had enabled Martin to become an accountant. This intricate set of factors would be hard to find in any other form of housing provision, suggesting that the collective's specific form and function had a causal role to play in these outcomes for Martin.

In an interesting variation on Martin's story, Ellie saw her own career path as owing much to WECH. On becoming a resident Ellie began to study for a qualification, and saw the housing provided by WECH as a crucial factor in enabling her to complete her studies. In an expression of the mutuality of the model, Ellie saw the need to 'give something back' as a result;

'I always said I would put myself up and serve after my [studies], because the place has supported me in that sense. They don't know that but it's so hard doing it and not earning much' (Ellie, WECH resident and Board member).

Such a sentiment suggests a recursive process is in play. WECH had enabled a resident to undertake education and training, which was something valued by that individual. In return they felt compelled to give back to the collective, or use their new found skills to enhance the maintenance and management of the housing. This is a subtle form of mutuality in action.

Other perceived quality of life benefits were in evidence among residents and members of the collectives. Across the cases, social events seem to perform an important function in enhancing the 'fun' experienced by members.

Across the interview transcripts for WECH and Milton Park, the word fun is used no fewer than nineteen times, often in the context of social activities and functions. For instance, WECH plays a prominent role in co-ordinating such activities. As Edith, a WECH resident, explained, the organisation is active in co-ordinating street parties, yoga classes, and using their AGM to bring residents together. Observations of the 2014 AGM reveal the important social function that this event seems to perform. Fieldnotes recount a 'long

period before the meeting started where residents catch up...lots of hellos, affectionate greetings, kisses, laughter' (Observation fieldnotes, 2014).

Similarly, Milton Park's Fêtes des Voisins (the 'celebration of neighbours'), is a significant social event in residents' calendars. Fieldnotes from observations of this event highlight its sheer scale and the general atmosphere created in one of Milton Park's secluded alleyways;

'Lots of affection and 'bises' [kisses]. People are still there at 9.30pm in large numbers. There are 40 tables with approx. six people on each, which is a minimum of 240 people' (Observation fieldnotes, 2014).

Large scale social gatherings perform an important function in Milton Park and WECH, and similar processes are in evidence in Granby. A local street market, organised by members of the CLT Board, has been central to making the CLT's work relevant to local people. It appears that few residents want to be involved in the formal governance and management of the CLT, and the market provides an alternative route to participation. Describing the market, Beatrice gave the following insight;

'...it's energising. But is not easy finding people...who will step up and step out and be involved in doing stuff. It's not easy with CLTs, it's quite particular, it's a lot of admin-y stuff. Lots of people round here just wouldn't be up for that form of participation' (Beatrice, Granby resident and CLT Board member).

Hence, the social activities that CLT members are involved in organising form an important function in involving a wider set of constituents.

The psychological benefits derived from such social activities are hard to establish. It is difficult to attribute any tangible link between, for example, social events and the quality of life of residents. Despite this, however, there are suggestions that such activities are having a positive effect on the health and psychological well-being of residents. Studies with WECH residents have led to claims that this form of collective ownership and management mitigates 'physical illness and fear of crime' (Satsangi, 2011, p.5).

These are grand claims, but Ambrose's comparative study (1996), which looked at health data for residents on an estate in Stepney and WECH,

suggests that the latter had far fewer illness episodes. Ambrose shows there is a statistically significant difference between residents in Stepney and WECH in terms of incidences of, for example, stress and depression. Residents in Stepney recorded 0.2 incidences of stress and depression per household over the study period, compared to 0.03 in WECH households (Ambrose, 1996, p.68). Such evidence does suggest, tentatively, that there are differences in the prevalence of certain health conditions experienced by WECH residents, compared to residents in similarly deprived areas which were selected as a comparator group. The extent to which these health benefits are derived from WECH's form and function, as opposed to some other variables, is left unclear.

The relationship between the benefits and organisational form and function

The evidence presented above suggests that for some members, participation in the collective has provided extensive learning opportunities, in particular, relating to physical development, the management and maintenance of housing, and the governance of organisations. Posing a counterfactual question, it could be asked whether collective forms of ownership and management are necessary for such learning to take place? Ownership of the assets would seem to have no bearing on what learning is possible. A charitable housing association with no tenants on its Board could ask residents to co-ordinate a development programme, thereby creating the similar opportunities. The key question is how likely such a scenario is, and whether organisational form and function makes such benefits more likely? Collective ownership and control of assets increases the probability that residents will need to learn about housing management and development, by necessity, and this is where the organisation's form and function is causally connected to such learning benefits.

The evidence above also suggests that the collectives have enabled members to undertake further studies and train in new professions. Whilst it is hard to find evidence that this is a direct product of organisational form and function, it is arguably related to other features of the collectives such as low

rental charges. Hence there is an indirect relationship between learning benefits and the collective's form and function. The collective's mode of ownership, and its processes for ensuring resident influence in decision making, has a direct bearing on the rents it charges. This in turn translates to freedoms and opportunities to learn new skills and knowledge.

The health benefits discussed in the section above seem to have a more tenuous link to the collective's organisational model. Ambrose and Stone's (2010, p.60) study argues that WECH residents feel qualitatively better as a result of their capacity to exert control over their housing situation. The study asked residents how much they agreed with the statement 'I feel better because I have a greater sense of control over my housing'. Respondents were asked to grade their experience under WECH and their previous landlord (if they had one). There was a significant increase in scores under WECH. Similarly, Ambrose and Stone (2010, p.60) reveal that 89 percent of residents surveyed felt 'healthier' because they felt safe in their home. Such evidence points to potential connections between residents' perceived health and their perceptions about safety and security in its many definitions.

It is difficult to determine linkages between social events and psychological benefits for members. It would seem a bold claim to suggest these events are the intrinsic product of the organisational forms studied. Despite this, the range of social activities that the case study organisations are involved in co-ordinating is quite striking. Bengtsson (2001, p.180) in his assessment of collective action across 26 Swedish housing estates noted how 'estate festivities' are a crucial 'reproducing activity'. These activities, he argues, embed community spirit and norms of interaction and co-operation, and similar processes may well be at work in the cases studied here.

What the qualitative data in the current study suggests is that psychological benefits are potentially derived from direct involvement in the running of a collective and its activities. Multiple references are made to how individuals gain a 'sense of purpose' from their involvement, how it is increasing their 'confidence' and how it is providing a source of stimulation and 'fascination'.

The operation of the collectives makes these psychological benefits more likely, because they are premised on the active involvement of members. Extensive participation has its costs however, and this is explored in chapter ten.

The literature related to community ownership and co-op housing makes strong propositions about the health and wellbeing benefits of such models. One particularly useful concept in understanding these benefits is how participation and 'work' in a collective supports a process of self-realisation (Elster, 1986, p.101), as individuals engage in the 'full and free actualization and externalization of the[ir] powers and the abilities'. Elster asserted how these processes are qualitatively different to simple consumption activities, and this has resonance with the idea that 'housing' is both a process or verb, and also a product or noun. Notions of self-realisation cross-over with the much hypothesised process of empowerment which, it has been argued, flows from engagement in housing collectivism (Moore and Mckee, 2012; Young Foundation, 2011). The evidence above does suggest that residents and members possess powers in the collectives unlikely to be possessed by those in traditional forms of private rented accommodation. As such the collectives provide the institutional form in which it is *possible* for residents and members to have powers to control rents, secure tenures, and in the process develop their knowledge and skills.

In the sections above, various evidence for psychological, physical and quality of life benefits has been presented. Trying to retroduce the linkages between these benefits and organisational forms and functions is a difficult task, and must account for causal processes not of the collective's making. What the above reveals is certain processes or features of collective form and function which play some role in the emergence of distinct patterns of benefits. These processes are generalised and simplified as mechanisms in the conclusion of this chapter.

9.5. Quality of housing and services

The empirical evidence

The issue of housing and service quality does *not* appear as a strong cross-case pattern. Certain references to housing quality were made in interviews with Milton Park residents, for instance, in discussing the maintenance problems in other condominium schemes, and the quality of housing provided for homeless groups. Those interviewed with some involvement in Granby CLT also made little mention of housing and service quality. In a number of the CLT's documents, mention is made of the adaptations and structural work to housing, but little reference is made to the benefits of housing quality, choice or other services that the CLT might provide. Perhaps the exception to this is work on commercial properties, but this was not discussed in any depth. Perhaps in the case of Granby it was too early in the process of development to identify any current or future housing quality or service benefits.

Despite the absence of such a pattern in the above cases, the benefits connected to housing and service quality were prominent within the WECH data. Interviewees highlighted how, on a number of housing management functions, WECH was performing well. This was borne out in comparative assessments made by interviewees about WECH's services compared to those of other social landlords. The following quote exemplifies this from Diana, a WECH tenant who has never been actively involved in the organisation:

'Like I say I've been with Westminster Council and they are a waste of space as well. The rent you pay for their places and everything and you need done in their properties, the same as Genesis, I wouldn't rate them at all. If I send [name of housing officer] an email, within 10 minutes I've got a reply' (Diana, WECH tenant).

A recurring theme throughout the interviews is WECH's responsiveness on issues of repairs. Four different interviewees highlighted how WECH is highly responsive to emerging repairs issues, something which is corroborated by Ambrose and Stone's (2010) research. In this research, WECH residents

who had lived under a previous landlord were asked to rate their experience of WECH's repair service compared to their previous landlord. The difference is stark, with a generally negative response for the latter, converting to a highly positive response for WECH (Ambrose and Stone, 2010, p.52).

On more general measures of 'satisfaction with your landlord', WECH residents are significantly more satisfied than tenants housed by other social landlords in Inner London, and in comparator areas with a similar level of deprivation (Satsangi, 2011, p.7). Satsangi suggests WECH's 'satisfaction with your landlord' score is some 18 percent higher than the average for London's local authority landlords.

Unpicking the reasons for this, George, a local Labour politician familiar with the ward in which WECH is located, reflected;

'You know we get every other housing association everything and anything, I don't think I've ever had any case work from WECH, because they manage their property well' (George, WECH supporter).

It is important to note that George was heavily involved in the development of WECH, though this perspective seems plausible, when taken in conjunction with the evidence presented above.

Another key piece of evidence to suggest that WECH residents are benefiting from high quality housing and services, relates to the number of transfers that have taken place since WECH was created. At the inception of WECH, all tenants had the right to stay with Westminster Council rather than transfer over. Since its creation WECH has seen a steady flow of Westminster tenants transferring over as Clive, a WECH member of staff, attested;

'So at the time of transfer there was 80 who wanted to be council tenants, now within three years 60 of them came over to us, and now there's only one who still is a council tenant' (Clive, WECH officer).

Such transfers arguably reveal a process whereby non-WECH tenants are making comparative assessments of WECH and their current landlord, and then deciding that life under WECH would be preferable.

An important factor in tenant satisfaction is the way WECH staff communicate with residents, and deal with their queries. One specific word that interviewees used to describe WECH is revealing. In various exchanges, WECH was perceived to be 'caring' towards its residents. This sentiment was articulated by Craig, a WECH Board member;

'What you're left with is something that is very caring. Our old people do very well. They live long here because basically Andy [WECH Chief Executive] knows everybody's name... it's hands on... anybody can go along to the office, it's just open... Because it's personal, because people go in and talk to Andy cos everybody knows him by name, because when someone dies he goes to the funeral' (Craig, WECH resident and Board member).

There are several insights that can be drawn from the above quotation. It potentially reveals levels of access that residents have to staff and to the WECH office, but perhaps more interestingly it reveals how staff go beyond what is normally expected to show that they 'care'. The positive references to WECH's chief executive in the interviews, and in Ambrose and Stone's data, is quite remarkable. What this reveals is a set of positive relationships that have developed between staff and residents.

Other services provided by WECH were valued by residents. WECH provides a solicitor to work with tenants on housing benefit issues. As Diana noted;

'They are well helpful with that. They have a solicitor...she sorts it out straight away...I've had problems with housing benefit which put me in arrears...anytime they can come and evict me. They don't have to take me back to court or anything. And that's why I say [name of WECH officer] is such a good housing officer because she's compassionate. She's got empathy, she knows how hard life is' (Diana, WECH tenant).

This quotation is important not only because it reveals certain services that are valued by residents, but the language used also reaffirms the suggestion that WECH 'cares' about its residents. Evidence suggests longstanding empathetic relationships have developed between residents and specific WECH staff, and this translates to certain service benefits for such residents. One might argue that these outcomes are just as feasible within a well-run housing association, or in accommodation owned by an empathetic landlord.

A critical question becomes, to what extent is this attributable to collective forms and functions?

The relationship between the benefits and organisational form and function

The linkages between WECH's seemingly high levels of housing quality and service, and their organisational model, are not immediately clear.

Exploring the distinctive history and norms of behaviour in the organisation reveals processes which one might call accountability. WECH staff, unlike many other social housing staff, are held accountable in two powerful ways. Firstly, they are accountable to existing residents in a robust way through their Board arrangements where there is a large resident majority, an issue discussed at length above. In addition to this, staff are accountable in another powerful way; to WECH's history and the collectivist commitments that were made when the organisation was formed.

The following quotation from a longstanding WECH resident, Barbara, hints at how staff have been kept accountable to these original pledges made at the time of the transfer from WCC;

'...because they did exactly what they said they were going to do, and they did put the tenants first' (Barbara, WECH resident).

Barbara's reflections subtly draw attention to the continuing relevance of WECH's origins, borne from a campaign to protect existing residents from displacement due to redevelopment (WECH, 2006[1998]). This history helps understand how the original offer made to tenants, as part of the Tenants' Choice process, has left a powerful legacy.

How these original commitments to 'put tenants first' then influence the day-to-day activities of WECH staff is a critical issue, and here form and function become relevant. One potential clue is in the effort invested in educating staff about the history of the organisation. The following quotation from a WECH officer highlights how WECH's history is embedded in their operational practices;

‘...we work fairly, not hard, but we kind of keep reminding people and work at instilling into new people, so when people come...we go through the history with them, tenants and staff... I visit every new tenant, and the community workers visit every new tenant, they're signed up by the housing worker, so between the three of us the new tenant gets the WECH history’ (WECH officer).

Both WECH staff and new tenants are educated in this way, and through this process staff are made aware of their dual accountabilities, to both their resident-led Board, as well as the history and origins of the organisation.

How far do these processes of accountability provide a full explanation for the quality of housing and services received? This is hard to establish, but assessments in London boroughs of tenant satisfaction suggest that, in certain years and for certain housing associations, comparable scores have been achieved on ‘satisfaction with the overall service provided by the landlord’ (BMG Research, 2015). However, such examples are rare and the general picture of tenant perceptions is one of lower levels of satisfaction than seen in WECH. Perhaps similar benefits can be secured for residents through other models, for example, where there is less resident control, but arising in different conditions and through different processes.

It is likely that some of the evidence seen in the WECH case relates to the diligent and sympathetic approach of staff, who may also be found in other social housing providers. However, it is likely that WECH’s form of ownership, its origins, and its governance processes play a strong role in shaping the practices of staff and the decisions that are made about the housing and services provided. The sets of relations that have developed between residents and staff, generally ‘caring’ in quality, have been forged over time, within a collectivist form.

Various literature, reviewed in chapter three, suggests that housing co-operatives deliver better quality housing and services than other social housing providers (Rowlands, 2009; Clapham & Kintrea, 1991; TSA, 2009). The case study evidence presented here adds weight to some of these arguments, whilst revealing some of the processes through which quality housing and services are produced.

Ambrose and Stone's study sought to demonstrate the outcomes experienced by residents but also to 'link them directly to the WECH style and management practices as landlords' (Ambrose and Stone, 2010, p.71). In reality their study focuses more on correlations in quantitative data, than on explaining causal processes. The current study adds a retroductive edge, showing how the underlying form and function of the organisation influences certain day-to-day activities and decision making, which in turn can explain observed outcomes.

9.6. The perceived benefits of housing collectivism: Mechanistic explanations

This analysis adds weight to certain claims in the collective housing literature regarding the benefits of such activity to members and residents. This discussion supports arguments that, within certain housing collectives, residents and members can experience; relatively low housing costs, perceptions of control and security, higher quality housing and services, and opportunities to improve their quality of life. The picture presented is not a universal confirmation of the literature, however, revealing how the different models of collectivism in each case accentuate certain benefits over others. WECH is a good example, where benefits in terms of housing and service quality were prevalent in the data. This confirms an extensive literature which suggests collective models increase satisfaction on a range of housing management issues (Cairncross et al, 2002; CCMH, 2009; Rowlands, 2009; Satsangi and Clapham, 1990). Beyond such corroboration, new insights have been provided into the similarities and differences in the *processes* taking place within collectives which may give rise to such benefits.

For members of the collectives, the benefits they derive must be weighed against some of the costs discussed in the next chapter. Commitments in terms of their time and effort may well be justifiable on the basis of low housing costs, access to certain locations and other benefits. This can be conceptualised as a set of trade-offs. To add subtlety to this picture, one could also envisage a scenario where a single action, performed by a

member, is simultaneously a cost and benefit. As Jon Elster notes, involvement in collective decision-making is often rewarding *because* it is difficult and demanding (Elster, 1989c), therefore it is the cost that gives rise to that benefit.

The benefit categories represent an organised picture, but in reality the benefits perceived in the collectives are intertwined in complex ways, making neat categorisations difficult. Low rents and other financial benefits flow, in part, from the levels of control exerted by those members and residents. This control shapes other psychological benefits related to residents' ontological security and perhaps underwrites a deeper sense of physical security. Control of land and housing also creates processes where security of tenure may be maintained. Control necessitates a degree of participation, which may enable residents and members to learn new skills and knowledge, giving them a sense of purpose or confidence. Dissecting these inter-relationships is not an easy task.

Understanding how the perceived benefits arose requires understanding the key processes which made them possible. For each benefit category these processes have been discussed and explored in detail. Taking the above discussions, it is possible to articulate some of these processes in mechanistic terms, so that they are 'explained by postulating (and identifying) mechanisms which are capable of producing them' (Sayer, 2000, p.107). This analytical step helps present such processes in a generalised and stylised form.

1. The form, rules and regulation (FRR) mechanism

How legal and constitutional rules combine with internal regulating activity to shape actions and resource usage.

Certain benefits were seen to arise as result of the legal form of the collectives, as non-profit vehicles for holding property in common for the benefit of certain groups. The organisational forms adopted were a means to secure long term ownership of land and the associated property rights. Such rights were then conjoined with a set of legal rules governing the operations

of these organisations, and internal rules governing behaviour and ensuring the property was used for certain beneficiaries. These rules were set out in either national or provincial laws or the collective's own rules in its constitutional documents. These rules were then operationalised through internal practices and actions which enforced and regulated activity, and the benefits experienced by members and residents would be dependent on that regulatory effort. The rules and regulations mechanism underpins, for instance, the removal of inflationary pressure on rental prices in Milton Park, as the Declaration of Ownership prohibits marketisation of the property. It explains the aspired benefits for current and future residents in Granby, as property ownership in a collective form is seen as the means to prevent future displacement and increase asset values. And in WECH, the representative model of governance, hardwired into its constitution through its official rules, provided the means for residents to hold staff to account on rental increases.

2. The dual-role mechanism

How being a resident and/or beneficiary of the collective combines with roles in collective governance to shape decision-making and actions.

Other processes, linked to those above, appeared to play a role in creating the benefits observed. In particular, benefits appeared to be connected to the nature of decision making processes, and how residents were acting as both tenant and landlord, or more precisely resident and co-owner. This might be conceptualised as a dual-role mechanism.

Patterns of benefits arose relating to tenure and ontological security, housing quality and low rents. In perceiving themselves as a co-owner (or at least being able to influence the decisions of the collective) residents derived a sense of control, seeing themselves as 'masters of our destiny' (David, Milton Park resident). The functioning of this dual role, in WECH at least, was seen to be separate from the issue of ownership. The ability to apply influence through the governance system was seen as the key factor which underpinned perceived control, not proprietorship.

Acting as co-owners necessarily meant that certain individuals had to learn about, and build confidence in managing, a variety of housing related tasks. Learning and acting as a co-owner appeared closely connected, and the co-op model in Milton Park demonstrated how learning benefits can flow from the participatory demands of this model, though with perhaps diminishing returns. But having a stake as a co-owner also appeared directly connected to perceptions of stability, or at least the removal of worries about eviction or displacement. In WECH and Milton Park the dual role enabled residents and members to guide the delivery of housing and services, and also the setting of rents, so that it prioritised existing residents and gave households 'acquired rights'. Through this dual role interesting decision making processes are explained, notably in terms of rent setting. As residents and co-owners, self-interest was being balanced against collective-level or wider outcomes. In their dual-role residents could influence financial priorities and budgeting in a way that minimised rental increases, whilst trying not to jeopardise the collective's financial position.

3. The residual history mechanism

How the history of the collective is used in the present to influence those inside the collective in terms of their actions and use of resources.

A final set of processes, which may be expressed in mechanistic terms, relates to the active role that each organisation's history and origins play in current events. This may be named the *residual history* mechanism. In each collective, the history of their development shaped resident, member and staff perceptions and affected how those individuals acted. This led to the reproduction of the collective's initial objectives and certain prescribed benefits for members. In Milton Park and WECH historical conflicts against developers, and threats of displacement, were so deeply embedded that the rights and interests of existing residents were privileged to ensure stable long term housing. WECH's approach to the Bedroom Tax and handling of rent arrears shows a sensitivity to these issues of stability and financial hardship, perhaps revealing the accountability of staff to the organisation's history.

WECH's story is reasserted through training and information for new staff and residents, expressing this residual history mechanism in action. In Granby, historic battles frame the aspiration to create benefits for existing owners, and address the ramifications of high vacancy rates. History is made present and activated in the pursuit of certain benefits.

These mechanisms, whilst valuable devices for linking benefits and the processes which may give rise to them, are partial causal descriptions. What is hard to establish is the effect of those mechanisms as distinct from other external factors. For instance, in Milton Park, these mechanisms may explain the processes for keeping rents low, but this was only possible because of the financial packages offered by CMHC, and similarly in WECH the nil-cost transfer of the properties and large dowry made low rents possible. In disentangling these causes and effects further work remains. One might also argue that the mechanisms themselves overlap, and do not articulate different processes but the same ones. As the next chapter turns to the perceived costs of collectivism, these mechanisms undergo further refinement to account for the losses experienced by members and residents.

Chapter Ten: The costs of collectivism

10.1. Introduction

The preceding chapter suggested that the benefits perceived by residents and members are intrinsically linked to certain costs that had to be borne. As discussed in chapter three, perceived costs for those within the collectives might be understood simply as a 'loss or unpleasant consequence' (Oxford Dictionaries, 2016b). However, a more nuanced understanding of the term refers to anything;

'...which must be given or surrendered in order to acquire, produce, accomplish, or maintain something; the price paid for a thing' (OED, 2015).

This definition entails an understanding of benefits and costs as inter-related, with the acceptance of costs justified as a trade-off for a perceived benefit.

Through an analysis of the case study data, a number of categories emerged in relation to the costs of collectivism as perceived by residents and members. These related to; 1) time and energy costs, 2) the costs experienced as a result of the location of the collectives, 3) financial losses arising from living within and participating in the collectives, and 4) costs arising from relationships and interactions with other members and residents. Each category is discussed in turn, presenting the empirical evidence for the costs, and then exploring the relationship between that cost and the form and function of the collectives. The final section draws this learning together, supplementing and refining the causal mechanisms proposed in the preceding chapter.

10.2. Time and energy costs

The empirical evidence

The demands on residents and members, in terms of their time and energy, were most pronounced in Milton Park. This is not surprising given the organisational model adopted, and the reliance within the housing co-ops on

the active participation of members in the management and maintenance of their properties. The longevity of the collective also gave a picture of participation over several decades, with revelations about the ebb and flow of time and energy costs during different periods.

Interviews with residents revealed how the requirement to participate in the running of their co-op was written into their tenancy and membership agreements. Despite these rules and expectations, time and energy costs were not evenly distributed across members, and there is evidence of some individuals putting in significantly more effort than others. This is not just in a cyclical sense where participation changes over time. Some members appear to be more actively participating on a permanent basis, and this inequitable distribution of effort contrasted with the relatively equitable distribution of benefits such as low housing costs.

Interviews in Milton Park revealed the extensive demands on residents as a result of their collective ownership. As might be expected, this was particularly pronounced during the years where the co-ops were being developed. Martin a founding member of his housing co-op recalled:

‘...when we were developing the co-op, for example, [named individual]...was spending 20 hours a week, while working full time, and I was doing the finances...I was spending 15-20 hours a week also on that’ (Martin, Milton Park resident).

As the co-ops have developed, the amount of hours being invested by the vast majority of participants has significantly decreased. Nonetheless, time and energy costs affect nearly all residents, as there is a significant range of tasks which need to be performed for the collective to function. Frank, a manager of one of the OSBLs in Milton Park, provided an external perspective on this workload. Summarising the sheer range of responsibilities placed on residents of the housing co-ops, he noted;

‘...to live in the housing co-op you must become a member of the co-op you must commit to being involved in the tasks of the co-op, physical tasks and administrative tasks, so you must commit to go to meetings, to assemblies...participate in the administration of your housing

complex...the physical tasks of cleaning and repairing your house and common areas' (Frank OSBL manager).

The hours each member contributed was dependent upon the positions they held within the co-op. During an interview with Camille, an organisational chart was presented which revealed the positions each resident in her co-op was currently occupying. Camille noted that, with a few exceptions, every resident was represented on the chart and given a dedicated role, though each position entailed varying amounts of time and effort. Positions on the Board brought the heaviest burden, and as Camille revealed, this could require two or three hours of work a week if you were the treasurer, and significantly more if you were responsible for maintenance. Claudia had held a number of demanding positions in her co-op, although she was currently in a less taxing role. She recounted;

'...the administration committee [the Board] is the most demanding, and also being the manager that is the top head of all the works and repairs, that is a huge job. Those would be the biggest jobs' (Claudia, Milton Park resident).

As each co-op and OSBL has a representative on the CMP General Assembly, a number of residents had this additional time commitment. Furthermore, five residents formed the Board of Directors for CMP, creating an enhanced set of responsibilities and time commitments. Add to this the periodic 'reflection days' that are held by CMP, and a picture emerges that suggests residents in Milton Park are investing a substantial amount of time in housing-related activities. The crucial feature of these time and energy costs, however, is that they are unevenly distributed, and this creates concentrations of effort and burdens on specific individuals.

One response to this unequal distribution is to rotate responsibilities on a cyclical basis. A number of interviewees revealed how their co-op tried to change those holding senior positions, in order to mitigate 'burnout' by members. This approach was not without its difficulties however, and attempts to implement this in some co-ops had been difficult. Camille reflected;

'...that's why it has to rotate and new blood has to come in because we had that problem to a certain point. At one point nobody wanted to be on the Board anymore so we tried to...vote those type of regulations in and it didn't pass. But new people that never went on the Board decided to, they felt a little bit guilty and they went on' (Camille, Milton Park resident).

This picture of participation, and the processes for ensuring members take up more demanding Board positions, is a valuable insight. There is evidence of group pressure being exerted to address non-participation by members, which is discussed more fully below.

In a critical insight, Frank, the manager of one of the OSBLs, highlighted how the time and energy costs of participation linked to certain benefits;

'Where people complain the most is about the participation 'again I have to go to this stupid meeting' yes, you have to, you're a member of this co-op and you have a few obligations and one of them is to participate in the administration of the co-op...[if it was owned by a private landlord]...they will not ask me to go to meetings...They won't ask me to participate in the cleaning of the common areas...But most probably you will pay a little more, and you will not have the privilege of participating in the making the decisions of the landlord' (Frank OSBL manager).

The passage reveals not only the resistance of some members to participate in the running of the co-ops, but neatly expresses how this participation is a trade-off for the benefits described in the previous chapter. This is crucial in understanding how the *perceptions* of benefits and costs affect the function of the co-ops. All members benefit from low rents, albeit with some variation depending on their individual finances and the rent structure of their co-op. However, the associated costs, in terms of time and energy, which make these benefits possible, are not borne equally. This creates the potential for substantial 'free-riding' (Olson, 1965). Exemplifying this problem, Camille recounted a story of non-participation;

'I saw once, that one person was laughing her head off and talking to friends saying 'they're so stupid doing those things and I don't have to do it' and she doesn't do anything and she's been there for the last ten years. That's the tough part and you get frustrated by those types of person' (Camille, Milton Park resident).

Such a sentiment reveals the costs incurred, not only in terms of member's time and energy, but also psychological costs stemming from such asymmetric participation. Camille was expressing frustration and annoyance at someone visibly free-riding on her time and energy. Mary, an active participant in her co-op's maintenance committee, highlighted similar variations in participation;

'There's a group of people who will always step forward, and then there are a lot of people who will do stuff, but not at the same rate, and then there are the people who you drag kicking and screaming' (Mary, Milton Park resident).

The stark language used by some Milton Park residents, in describing those not actively participating, reveals how this was a source of division. For instance, Claudia in describing non-active members in her own co-operative, declared them to be 'parasites', connoting a clear sense that they were benefitting at the cost of others.

This issue of the distribution of costs, in terms of time and energy, was also seen in WECH. Under its more representative model of governance, WECH Board members dedicate substantial amounts of time to the running of the organisation. In contrast to Milton Park however, a more polarised picture of participation was evident, with Board members investing considerable time and most other residents having little requirement to participate. Board members bear the brunt of the costs in terms of time and energy spent. As Ambrose and Stone (2010, p.64) note, some residents are involved in other WECH-related activity, but this does not match the scale of participation in Milton Park.

Some of the benefits discussed in the previous section, related to active participation in the collectives, are mitigated under this representative model. In terms of control and the ability to influence the organisation, there is a sense in which WECH residents are perhaps less able to influence decisions affecting their housing, compared to Milton Park. One interviewee suggested that, whilst WECH is resident-led, there is still a hierarchy which means that things 'get approved at the top'. Clearly, this articulates a difference between

direct participation in the management and maintenance of housing, and representative control.

The costs of participation incurred by WECH residents in terms of time and energy are, generally speaking, far less extensive. This is largely because WECH has paid staff to handle the day-to-day affairs of the organisation. A different set of trade-offs is therefore evident when one compares WECH and Milton Park, with the costs in terms of time and energy distributed in different ways. That is not to say that WECH residents avoided participation or providing their time on a voluntary basis. Research by Satsangi (2011) revealed that 29 per cent of WECH residents were involved in voluntary activities compared to 21 per cent of people nationally, highlighting a difference albeit a relatively small one. Perhaps a fairer comparison was with levels of voluntary activity in other deprived areas of London, where participation stood at 18 per cent. Hence, voluntary activity among WECH residents appeared markedly higher compared to similar areas.

As noted above, Board members within WECH appeared to incur considerable time and energy costs, and interviewees recounted the effort they had needed to invest in learning about complex housing issues. As Ellie, a new Board member noted, getting to grips with the language used in the housing field had been difficult;

‘My expectations were that it would take up some of my time, and alot of it my husband said I wouldn't understand... a lot of jargon and lots of organisations are discussed as if its general knowledge... I do feel confused alot of the time’ (Ellie, WECH resident and Board member).

Costs were incurred by such members not only in terms of their time, but also mental energy in getting to grips with new sets of rules, norms and language. Such sentiments also reveal how, due to the complexity and time commitments required, these demands could have an exclusionary effect. Across the cases studied interviewees revealed that different factors diminished participation, ranging from ill health, a lack of free time, and the ability to access electronic information. These are factors which shape who can participate, and therefore who bears the costs of participation.

Members of Granby CLT's Board described the challenge of developing an organisation in such a complex field, and the individual costs incurred as a result. These findings were pronounced because of the CLT's stage of development during the fieldwork. Catherine, a long-time resident in the Granby area and Board member, revealed the scale of time and energy costs she had borne in developing the project;

'I work part-time to do this, so I can devote almost half my life to doing it...It's aged me so much I can't possibly see it as an investment any more, cos I don't think I'm going to live long enough to enjoy it'
(Catherine, Granby resident and CLT Board member).

Whilst again this elucidates a set of heavy individual costs, Catherine is also highlighting how these costs are disconnected from certain benefits that she may have hoped to receive. The central message from across the case studies is that participation in such collectives, through the commitment of time and energy, is not a process of exchange; it cannot be simplistically conceptualised as a set costs incurred for individual gain. Scholars with differing views on the nature of co-operation, highlight processes in large groups whereby individuals accept some sacrifices for the collective good (Axelrod, 1997; Bowles and Gintis, 2011; Manbridge, 1990). There is clear evidence from across the case studies that such processes are taking place. Collective members and residents responded differently to the imbalances between the costs and benefits for them as individuals.

The relationship between the costs and organisational form and function

It is legitimate to ask whether the costs identified above are, in some way, the product of the form and function of the case study organisations. Is the uneven distribution of time and energy costs the consequence of a set of processes that are intrinsic to these organisational forms?

Firstly, and at the risk of stating the obvious, resident-led organisations will place burdens on residents' time and energy that other organisations will not. If a mode of housing demands no role for its residents or members in the governance or functioning of that housing, then time and energy will be mitigated. In this sense the organisational form of the collectives is directly

linked to the costs experienced by its members by necessity. Perhaps a more interesting line of enquiry is how the different organisational forms studied here have led to different patterns of time and energy costs.

In Milton Park it is clear that how the co-ops function, being almost wholly reliant on member participation, creates the potential for divergent distributions of costs among members. Extensive evidence from Milton Park suggests that some members free-ride on the efforts of others, the costs of which are keenly experienced by those who actively participate. Where some members opt out of their responsibilities, other members have to take up the slack.

This 'problem' in the logic of collective action (Olson, 1965) has been a deeply contested issue in the philosophy and economics literature, as discussed in chapter three. Because an individual's contribution to a collective good may make only a minimal impact, the removal of that contribution may be tolerated or missed. Despite this, the non-contributing individual can still receive that good because it is a collective provision. Low rents in Milton Park are a prime example of such a collective good, which can be sustained even if the marginal contributions of some individuals (in terms of their time and energy) are removed. In strict terms this example from Milton Park is not a free-rider problem, as non-participants can be excluded from benefiting, by the removal of their membership status. Nonetheless, in the absence of effective incentives to guarantee participation, some members in the Milton Park co-ops have continued to benefit despite their non-participation.

This issue was not lost on interviewees in Milton Park, who made the link between this notion of free-riding and ideas related to common ownership. In this insightful passage, David discussed the concept of the 'tragedy of the commons' (Hardin, 1968) in reference to Milton Park;

'I've read some things by economists, who talk about the tragedy of the commons, so this is another aspect of CMP, it belongs to everyone and it belongs to nobody. If it's everyone's responsibility it's no-one's responsibility, so we cannot afford to have too many people in the

community not committed, caring for it, because otherwise it is dangerous' (David, Milton Park Resident).

Herein lies the collective action problem in Milton Park. Advocates of the Milton Park model often present individual interests as neatly aligned with collective interests. However, as Hardin (2003) notes, this is a fallacy of composition. It should not be said that because a co-op wants to lower rents as a collective good, that each individual member wants it for the same collective reasons. Collective decisions and action may arise from the disparate interests of individual members. Scholars argue that to overcome this issue, selective incentives (or sanctions) need to be used to ensure those individuals contribute (Olson, 1965).

Following this logic, certain co-ops in Milton Park have developed sanctions to ensure members participate. Arabelle, an active member of her co-op, recounted an incident with one member who did not occupy their property for an extended period of time. By doing so they were unable to contribute their time and energy, and were therefore free-riding on the participation of others, as they continued to pay low rents. After a prolonged period, where the individual was granted a leave of absence, the co-op decided to implement sanctions on that individual. As Arabelle recalls, 'we can't kick her out of the apartment, but she will be paying full rent'. Hence the sanction for free-riders in the co-ops is the removal of their membership status and the requirement to pay market rents. Whilst this was a clear punitive measure, having large numbers of tenants who are not members, would weaken the structured set of relations on which the co-ops function, and hence it was seen as a last resort. These examples highlight important dynamics and processes which shape the patterns of benefits and costs derived.

As Hardin (2003) notes, 'if we all attempt to free ride...there is no provision and no 'ride''. Applying this thinking to Milton Park, there is a potential scenario where no-one is a member and therefore no-one is obliged to participate in the running the co-ops, the net result being that collective benefits (such as low rents) are not possible. However, the use of sanctions in the form of charging market rents for non-members, seems to be a

powerful intervention. However, these sanctions require co-ordination among members. This may be easy in extreme cases of non-participation, but for individuals where there are legitimate reasons for non-participation this is more difficult, as highlighted by Mary;

‘...someone from Board phoned me up and said ‘has this person been going to meetings?’...it was all kind of creepy. There's another person who has done very little over the years and finally, people started making her, I wouldn't say shaming her to do things, but making sure she did some things’ (Mary, Milton Park resident).

Whilst revealing the strains that the free-riding places on member relations, the above quotation also reveals a set of processes whereby members apply pressure on their peers to participate. This arguably flows from member's awareness of their dual role as tenant and co-owner. What becomes apparent is that in their dual role, members rely on their internal rules to arbitrate on such cases, and in instances where there is no clear infraction of these rules, difficult judgement calls have to be made.

The issue of freeriding seems a particular challenge in the Milton Park case. The organisational form and function is reliant on all member participation, and with non-participation sometimes tolerated, or with individuals escaping sanctions, free-riding becomes possible. Self-interest starts to undermine the benefits witnessed, and as David suggested, this may explain why collectives like Milton Park are relatively rare;

TA: ‘...why are there not more Milton Parks if it's a good way of keeping rents low?’

David: ‘Because it's a lot of work, that's the reason, it takes so much. It is so demanding for the people’ (David, Milton Park resident).

The extent of participation required to establish and sustain the Milton Park model, is hence a very real trade-off for the benefits derived by those involved.

The data relating to WECH suggests that most residents and members do not incur prohibitive costs in terms of their time and energy, and if they do it is isolated to a small number of Board members. The problem of free-riding was not evident in this data, and there were few signs of tension between

those actively participating and those not. This is related to the organisations form and function, notably its representative model of governance. The day-to-day running of the organisation is not dependent on widespread participation as a result of having paid staff. Summarising the role of active Board members, Craig suggested that their function was not to;

‘...get involved in the day to day management stuff, what we get involved in is cost oversight, fiscal responsibility and where we're going as an organisation and what we're committed to’ (Craig, WECH resident and Board member).

It may be argued that whilst it is a less demanding organisational form, in terms of resident’s time and energy, the benefits that are derived are less pronounced. This would seem to be the case in terms of the reduction in housing costs, in comparison to Milton Park, but also perhaps residents’ sense of control. Members’ participation in WECH is not required to reduce housing management costs as these costs are factored into expenditure. Furthermore, there are few ‘selective incentives’ to participate (Olson, 1965), in the form of rewards or punishments for non-participation. Another important factor in participation is the scale of WECH (approximately 600 dwellings), compared to the individual co-ops in Milton Park (which average 38 dwellings each). Accepting the presence of paid staff, participation in WECH has a much more marginal effect due its scale, and hence non-participation is less keenly felt (Olson, 1965). In essence, non-participation in WECH results in little transference of time and energy costs to other members, or hindrance to the provision of the collective good.

There is however clearly a threshold beyond which non-participation by members would be detrimental to the collective good, and the benefits secured through member involvement. The consequences of all residents refusing to participate in the governance of WECH would essentially mean outsider or staff control, removing a key mechanism by which certain benefits are secured. For instance, it was noted in the previous chapter that pressure to preserve low rents flows from resident influence in the governance processes. Nonetheless, whilst a level of active membership is critical,

WECH can tolerate a much higher level of non-participation than the co-ops in Milton Park.

Granby CLT, which is similar to WECH in its legal form, also had little evidence of perceived costs arising from free-riding. Like WECH, the incentives for participation in the CLT are grounded in a sense of collective interests and common goals (Bengtsson, 2001). As noted above, many of those involved in developing the CLT question whether they will derive any personal benefits. The reasons for accepting such time and energy costs are better explained by notions of 'strong reciprocity' (Bowles and Gintis, 2011) or local utilitarianism (Bengtsson, 2001), than they are by the rational-choice model of self-interest (Olson, 1965). The form of the CLT as a community benefit society goes a long way to explaining this. It specifically requires that the organisation serve a wide constituency, not just the people it houses. This is clearly different from an organisation which is wholly owned and controlled by, and for, those dwelling in the housing. This arguably creates a hazier picture of motives and incentives, and relies more strongly on altruistic motives or the desire to create the greatest utility for the greatest number of existing and future residents.

The evidence from the case studies suggests that active members of the collectives can pay a heavy cost in terms of their time and energy. Data from interviews in Milton Park reveal an interesting set of processes relating to participation, and the potentially corrosive effect of non-participation on collective provision. The alternative organisational models in WECH and Granby mitigate some of these risks to collective goods, but in so doing potentially diminish the benefits that collectivism and more intensive participation can produce.

The different organisational models were seen to create different sets of trade-off decisions for members. Certain benefits entail that members incur certain costs, and it is for members to decide if these trade-offs are worthwhile for them personally.

10.3. Locational costs

The empirical evidence

Data from interviews in Milton Park suggests that residents perceive little or no individual costs associated with their geographic location. On the contrary, as noted in the previous chapter, low housing costs and the downtown location of such housing merge to constitute an important perceived benefit. Perhaps the only negative issue or cost raised in relation to location concerned anti-social behaviour from a growing student population. In contrast to Milton Park however, residents and members in Granby CLT and WECH raised the issue of locational costs more frequently. This related primarily to the quality of their physical environment, but also to local incidences of crime and anti-social behaviour.

One of the few issues where WECH residents view their experience under a previous landlord more positively was in 'feeling safe walking after dark' (Ambrose and Stone, 2010, p.44). Whilst WECH residents generally feel safer in their home compared to previous accommodation, it is safety in the wider location that is a concern. A comparative study by Satsangi (2011), building on the above research, adds weight to such findings. This research highlighted comparatively low scores for neighbourhood safety as perceived by WECH residents.

Threats to physical security and incidences of anti-social behaviour were topics raised in a number of interviews with WECH residents. Ellie, a relatively new WECH tenant, highlighted problems with prostitution in the house next door to her, and other drug related activity. Diana, who had lived in the area for several decades, recounted a number of episodes where her safety had been jeopardised;

'...there was once when I took my grand-daughter to the shop, and we had to hide in the back of the shop because shots were fired off at the end of the road...I've been in the car when a car has stopped right by the side of us, and the window wound down and I'm thinking we're going to get shot here' (Diana, WECH resident).

Diana, on a number of occasions, expressed worries about gangs. These worries were shared by other residents such as Barbara, a strong advocate of WECH, who noted how the area had been through periods of increased anti-social behaviour and other criminal activity. In an attempt to identify the source of this activity, Barbara noted;

‘...we had some problems here, well not on the estate, but around the area, which were a bit dodgy’ (Barbara, WECH resident).

Barbara suggests that such problems have their origins outside of the WECH area, or seemingly from individuals not resident in WECH property. This highlights an important issue about how the collective is affected by, and responds to, potential external influences.

Interviewees highlighted how the costs borne by WECH members came from parties not within the collective. In a frank assessment of these costs, Ellie stated;

‘...okay, the problems we have on the estates are often Westminster [City Council] residents, and we’ve had a number of those, and they’re not really dealt with’ (Ellie, WECH resident and Board member).

Ellie’s statement is revealing on a number of levels. The final sentence highlights a perceived inadequacy in how Westminster City Council (WCC) deals with problematic tenants. The knock-on effects of this are quality of life costs for WECH residents. The quotation is also interesting because it suggests that an in-group mentality has developed, with problems explained in general terms by reference to an out-group (WCC tenants).

Ellie is also perhaps highlighting issues that arise when housing is in disparate ownership. Housing management in such circumstances, it may be argued, becomes more complex. This was the perspective of George, who reflected on his experience as a ward councillor in Westminster. George highlighted how there were ‘50 housing associations with properties in our area’ which made simple housing management activities and tenancy transfers more complicated. George suggested that one of WECH’s key strengths is its localised, concentrated stock ownership.

Despite the nature and location of WECH's stock, residents are still susceptible to material and psychological costs, which sometimes arose from individuals outside of the collective. Diana recounted instances of disputes with her neighbours;

'There's a lot of private landlords, so these lot next door, every year the people that live there change...so you don't get to know them. Or the only way I get to know next door is when I tell them to sort their garden out!' (Diana, WECH resident).

Diana is citing low level frustrations being caused by individuals that were not in WECH housing, and therefore beyond many of the interventions the organisation could make.

Like WECH residents, members of Granby CLT highlighted how their location detrimentally affected residents in the area, notably as a result of the poor quality of the physical environment. Indeed, many of the efforts of CLT members, such as Beatrice, have been geared toward improving that environment. Granby residents have invested significant time in growing plants and vegetables, painting shutters and murals on walls, all in an effort to change what was an 'awful and alienating environment' (Beatrice, Granby resident and CLT Board member). The costs of living in such derelict environments are, according to some residents, severe. As Catherine noted,

'...that children should be born and go through their formative years surrounded by dereliction, that to me is such a crucial thing and that is how the council sees us or doesn't see us' (Catherine, Granby resident and CLT Board member).

For Catherine the physical environment, having a predominance of empty and derelict homes, imposes a heavy cost on those growing up in the area. As literature related to community ownership and co-operative housing suggests, there is often a collective motivation to improve local environments (Aiken, 2008; Clapham et al, 2001). This was certainly the aspiration for those developing Granby CLT, who in the face of seemingly worsening localised conditions, were trying to mitigate some of the costs associated. As Beatrice, a resident in Granby for several decades, noted;

‘...I think things are edgier this year than they were last year to be honest, but...that’s what makes me think that the next two years...though it may change if it’s all developed, so that could be very interesting to see how it does change’ (Beatrice, Granby resident and CLT Board member).

The above quotation highlights how addressing the locational costs seen in Granby is contingent on other forces and factors. Beatrice, in projecting forward from the current ‘edgy’ conditions, hints at the possibility that conditions may get worse. She was unsure about the impact that the CLT and its projects would have in addressing these longstanding problems. This suggests that the organisational form and function of the CLT may provide only partial remedies to issues which have a range of external influences.

The relationship between the costs and organisational form and function

Members of WECH and Granby experience a range of costs linked to their geographic location. As the above shows, these costs cover physical threats to their safety, quality of life costs related to their neighbours’ behaviour, and also perhaps more psychological costs connected to living in poor physical environments.

If the cause of these costs lies outside of the collectives, or beyond their influence, then it is hard to attribute these costs to the form and function of the collectives. If prostitution occurs in the house next door to a member, and this house is not under the control of the collective, then to what extent is this attributable to a collective’s organisational form?

One legitimate response is to argue that the development of collective ownership schemes, in the form of WECH and Granby CLT, leads to more piecemeal ownership and management of housing, which makes addressing these localised issues more difficult. Strong housing management in the social rented sector, so the argument goes, relies on landlords not having dispersed stock (ODPM, 2003), though in reality policies such as Right to Buy have affected concentrations of ownership in most areas of England (Martin and Watkinson, 2003). The inherent complexity of such urban environments arguably requires large-scale co-ordinated management, in

order to address the structural factors underpinning the problems affecting neighbourhoods and local housing. Yet this runs counter to many of the intellectual premises upon which collective ownership is based. As noted in chapter two, collective ownership is often grounded in the logic of localism or an anarchic model that allows for highly localised governance. How does an organisational model built on such foundations address the costs discussed above? It is legitimate to ask whether WECH or Granby CLT would be better placed to deal with anti-social behaviour, or other issues effecting its members, if it owned all of the housing in its local area?

For WECH, the history of concentrated local authority ownership of housing in the area suggests otherwise. One of the reasons WECH was formed was due to WCC's lack of investment and management of the housing stock in the area, and the potential sell-off of the estate to increase private ownership (Hosken, 2006). Universal ownership then, is no guarantee of proactive housing management. Perhaps a solution for WECH would be to increase its share of property in the area, whilst retaining its governance structures. In the following exchange with George, a WCC councillor, this was seen as a worthwhile proposal;

George: '...what I would like is someone like WECH to take over the properties of the smaller landlords in the area, either by agreement or financially buying them off them.'

TA: 'Is the tension [for WECH]...their scale, isn't it one of their fundamental things?'

George: 'If they were to double in size they'd need a different option, but I'm sure the approach is about the culture of the organisation and you could develop that over time and WECH would grow organically' (George, WECH supporter).

This exchange reveals a crucial set of dilemmas relating to issues of central or localised control, and of the suitable scale for collective models to function adequately. An increase in the scale of stock owned by WECH may help address housing management issues, but at what price? It could be hypothesised that control, and the benefits related to this, may diminish beyond certain thresholds in the number of members. WECH residents

showed some awareness of this dilemma, as Craig a Board member exemplified;

‘...you either go the economies of scale route and become something else...We're very well run is the truth of it, and its personal, which makes it a much happier place to live’ (Craig, WECH resident and Board member).

Exemplifying how individuals calculate the trade-offs between benefits and costs, Craig is clearly weighing up the benefits arising from a larger stock profile, against the potential costs of such a transformation, notably in terms of weaker internal relations. One perceived cost is the loss of something ‘personal’, revealed in the previous chapter to be a key component of WECH’s housing and service quality. Whether the distinctive processes and functioning of WECH could survive such a period of expansion is open to question.

Scholars suggest that resident control is an important factor in addressing locational costs. In their assessment of resident-controlled organisations operating in areas of deprivation, Clapham et al (2001) noted how such residents;

‘...feel that they are either solving the key issues faced by their community, or that their organisation has given them a sense of control over their neighbourhoods’ (Clapham et al, 2001, p.3).

However, the current research raises some crucial questions about this claim. It questions whether collective models of ownership are any better placed to assuage the costs, caused by broader socio-economic factors and agents outside of the collective, than other organisational forms. If a cost has its source beyond the influence of the collective, then its interventions can appear somewhat blunt. For instance, the powers a housing collective has to remedy the anti-social behaviour of another landlord’s tenant are minimal. This brings into focus the crucial issue of the scale and diversity of ownership, in terms of the remediation of such costs.

10.4. Financial costs

The empirical evidence

Through the course of interviews, document reviews and observations, the issue of financial costs to members was a recurring theme in Milton Park, but was seemingly absent in the data related to the other two cases; it is hence a strong within-case pattern. The source of such costs lie in the original design of CMP, the set of relations between each co-owner, and their financial autonomy as co-ops or OSBLs.

As evidenced in chapter nine, residents in Milton Park pay less than the market price for their rents. However, evidence from numerous interviews with residents suggests large fluctuations in those rents, in response to various factors. Arabelle, a firm advocate of the housing co-op model, highlighted how;

‘...in the last four years we have increased our rents by I think 40 per cent, because we had major work to be done and we wanted to finance it ourselves. So we jacked up the rents dramatically’ (Arabelle, Milton Park resident).

Large rental increases were identified by other interviewees who suggested that ‘in the coming months’ their rents would have to rise by ‘seven, eight, nine per cent’ (Alan, Milton Park resident). Unforeseen maintenance work was a recurring explanation for why rents were increasing exponentially at certain times. Such decisions are clearly taken collectively, being jointly decided rather than imposed by some other body such as a landlord. Nonetheless, such large rent increases have a varying impact on households. Even allowing for low rents generally, percentage increases on the scale noted above would likely hit some households much harder than others. This had led some members, as Alan recounted, to ask ‘would it be okay if I could continue paying my old rent, I don’t care if you don’t do the repairs’. This points to a potentially damaging set of decision-making processes, with short-term individual self-interest over-riding the long-term imperative of maintaining the asset in good condition for current and future residents.

This issue of the distribution of financial costs, experienced more acutely by some members than others, is a crucial concern for Milton Park residents. In a general statement, Frank foresaw a time when the distribution of financial benefits and costs may become more polarised;

‘I’m sure we will get to the point...where some people, some groups are doing very well and others not so well’ (Frank, OSBL manager).

Perhaps herein lies an important critique of housing which is in highly localised collective ownership; it creates big inequalities and differentials in housing costs. A number of interviewees suggested that higher financial costs are likely to be borne by lower income households. This outcome has certain historical causes, but is being exacerbated by current financial imperatives. As Alan, a housing co-op member noted, a number of historical factors have created differences in the rents charged by each co-op. Differences in the physical condition of the properties, the allocation of property taxes, and poor financial planning are just some of the reasons why certain co-ops were charging their members substantially more than others. As Alan noted in reference to one co-op;

‘...all the units are small with no balconies or roof top terraces, no front or back yards...I guarantee you the rents...are higher than a lot of the rents in Milton Park...[where] people who have an entire flat for themselves’ (Alan, Milton Park resident).

This issue of differential rents creates certain tensions. This is made more acute by the impending withdrawal of government subsidies. As the housing co-ops reach the end of their mortgage repayments, which would prima facie seem to enhance their financial stability, this coincides with the end of subsidies from the Canadian Mortgage and Housing Corporation (CMHC). Crucially, as Arabelle highlighted in her interview, such subsidies support those households on low incomes. Losing such subsidies leaves each co-op with a choice; to carry on providing such subsidies to low income residents funding this through reserves or increased rental charges, or pass on such lost subsidy directly to those households in the form of rent increases. As Arabelle notes;

'Our rents are on top but there is also some aid for people on low incomes...so when the grants from the CMHC will finish, well technically there's no more money, so we have to decide how much we're going to put aside. No, the first question is, do we want to put this aside [to subsidise low income residents] and what will be the rules?' (Arabelle, Milton Park resident).

Whilst Arabelle's co-op seemed likely to support such households, other co-ops appeared less willing. Camille, an active and long-standing member of her co-op, revealed;

'...[for] the two people who have very low incomes...we will not have any subsidy from the government...we don't know what will happen ...we don't have this idea that we really want to help that much' (Camille, Milton Park resident).

Looking at the content of the above quotations reveals some important insights into collectivism in action. Member's perceptions of those currently receiving the subsidy are seemingly affecting their more general approach and rule-setting on this issue. Such evidence highlights how individual relations between members, and their contribution to the collective, start to frame decisions in varied and unpredictable ways.

What the above issues reveal is the persistent influence of self-interest. In chapter six, the efforts of Maison St. Louis were discussed, as they sought to take individualised ownership of property in Milton Park. Whilst such property-based claims are no longer apparent, self-interest still actively shapes how co-op members think and act. Some residents in Milton Park demonstrate self-sacrifice on behalf of the collective. However, many are accepting certain costs as a means to secure some other personal benefit. In this sense, financial costs are accepted as part of a trade-off for other benefits. A good example of this relates to the issue of equity ownership. In the Milton Park co-ops members do not (individually) own any equity in the housing, they are technically a tenant of the co-op. The implications of this for each member's financial security was a prominent theme in the interviews. In response to questions about the difference between living in the co-op and owner occupation, Martin responded 'half a million dollars...As

an accountant it breaks my heart'. Yet these costs are acceptable because of the lifestyle that low rents had allowed Martin to lead;

'...the fact that my wife and I have not saved a ton of money and put it aside is strictly our lifestyle choice...we have given ourselves little vacations here and there. If we'd have put the money in the bank we'd now have more than half a million dollars of equity, so that was a lifestyle choice in many ways' (Martin, Milton Park resident).

As Martin suggests such financial costs are accepted as an outcome of certain lifestyle or ethically driven choices. Margaret, who had been involved in the formation of her co-op and lived there ever since, discussed such sacrifices in the following exchange;

Margaret '...many of our friends think we're crazy, as we don't own equity and we can't sell the place...every 2 or 3 years we have to re-explain to them that no, we can't sell our place. And no the social shares are \$100 and that's what we'll get back if we ever leave'.

TA: 'Has that hindered you in any way?'

Margaret '...there have been times I have to admit when I have said, in particular when there's bickering going on in the co-op...why didn't we, because we had many opportunities to buy a house with friends or whatever...the only thing that I can reflect on is that yes it's made it more difficult in terms of financial security, but it was a social choice' (Margaret, Milton Park resident and CMP Board member).

This exchange reveals how the benefits derived from collectivism combine with ideological and lifestyle choices to provide rationales for continued residency and membership. Sacrificing the accumulation of capital, in the form of property assets, is a clear cost which has to be borne by those living in Milton Park.

Aside from testimony about future rent rises in WECH, or possible gentrification in Granby, there is little evidence to suggest residents and members in these areas were affected by, or worried about, the financial costs arising from collective ownership. Whilst this might be understandable given Granby CLT's stage of development, WECH is sufficiently well developed to see any likely financial costs from collectivism. In observations of WECH Board meetings and the 2014 AGM, there was little evidence that

residents and members were suffering financial costs as a result of living under WECH. Indeed, during the 2014 AGM a field note was made about the significant surpluses the organisation carried forward, and attendee's responses to this. When this substantial figure was revealed at the AGM there was little sign of dis-satisfaction or challenge. Perhaps this worry is removed by government subsidies to cover rents, but in a context where this is diminishing the future may hold greater pressures on rent reduction. In Milton Park it would seem that something inherent in the co-op and CMP model, when allied with other factors, was creating certain costs for certain members.

The relationship between the costs and organisational form and function

The varying rental charges across the co-ops in Milton Park is not a de facto product of this governance structure. As Alan noted in his interview, it is not inconceivable that some process for standardising rents could be introduced;

'I mean surely they could have had a proposal that there could be one per cent a year, that people might take in order to enable rents to be equalised for the other side slowly but surely over the course of the years' (Alan, Milton Park resident).

The differential in rental charges, therefore, would seem to be a product of each individual co-op's financial autonomy. This autonomy is at the heart of the function of these organisations as it is what incentivises member participation. Individuals contribute their time and energy in the work and governance of the co-ops so they can exert some control over certain things such as rental charges, but in doing this, localised variations in prices can emerge. This draws attention again to the dual-role mechanism discussed in the last chapter. To standardise rents would be to remove some of the powers of residents as co-owners, and using the logic of the mechanism introduced, may diminish participation (or at least the perceived value of participation). Financial freedoms and resident and member participation are closely linked, and therefore differential rents may be a cost that is intrinsic to the nature of the Milton Park project.

In a similar vein the objectives of the Milton Park project may be mutually exclusive with individual equity ownership. It would seem difficult to devise a system whereby members could acquire equity, and yet land and property remains collectively owned, with the focus still fixed on housing low income households. Emerging Mutual Home Ownership (MHO) models in UK have tried to do this (Chatterton, 2015). In such models capital is held in shares rather than physical property, the freehold to which resides with the collective entity. When members leave they withdraw their capital and a share in the uplift of the value of the scheme, although this is indexed to local earnings not market prices. Such models still have an element of speculation in them, which would be at odds with a core aim of CMP. Furthermore, these MHO models are acknowledged to be unworkable for those 'wageless and lowest income groups' (Chatterton, 2015, p.136). The Milton Park project was devised specifically to protect those living in the area, and to provide housing for those on low incomes. So even if collective models for sharing equity gains could be implemented in Milton Park to address some of these financial costs, it could well conflict with the underlying objectives of CMP.

As the evidence above shows, some residents in Milton Park are reconciled to not accumulating property-based equity. And whilst this is justified by some as a trade-off for other benefits, some members justify this decision as a 'social choice' (Margaret, Milton Park resident and CMP Board member). This makes a direct link back to the organisational form and function of CMP and the co-ops. Social objectives and political ideals are so deeply intertwined and reinforced in Milton Park, that costs can be rationalised on this basis. This draws attention again to how the rational self-interest of individuals can be modified by through the establishment of certain norms, particularly norms of co-operation (Bengtsson, 2001).

The potential exclusion of low income households from the co-ops in Milton Park, and the extent to which this is a product of the organisational form and function of the co-ops, are important issues to explore. From the interviews with residents and organisational observations, there appears to be two factors that explain this; 1) financial imperatives for the collective's future

budgeting and 2) the nature of internal relations. As each co-op was due to lose its subsidy for low income households, this would start to affect their finances. This was creating a financial incentive not to take applicants from the lowest income categories, in order to remove the dilemma of whether to subsidise those households in the absence of CMHC funding. It would appear that in a model where some households are subsidised and others are not, there is a source for potential division or exclusion. And yet, it is hard to conceive how the co-ops could provide housing to those on the lowest incomes without somehow subsidising their rents (either from their reserves or via some external funding).

The exclusion of low income households then, is a product of the dual-role mechanism introduced in the last chapter. Current residents and members have, in their role as a co-owner, the financial health of the co-op as a priority. In their role as a tenant they also have low rents as an individual self-interest. Accepting those who require subsidy would seem to run counter to both of these positions as it may place financial burdens on the collective. These incentives appear to conflict with the wider objectives of CMP and what is written in the Declaration of Co-ownership, that co-ops must provide a percentage of housing to those on the lowest incomes.

A degree of perspective is required however, before making this causal assertion. Milton Park is still providing affordable housing to large numbers of low-middle income households, in a city with limited subsidised provision (Moore and Skaburskis, 2004). It is reasonable to suggest that housing in Milton Park, in another form of tenure and ownership such as private landlordism, would deliver far less affordable housing than is currently available. The counterfactual argument may be that greater numbers of affordable homes could have been developed for the same amount of public subsidy that has been invested in Milton Park. However, assessments of the subsidy programmes for housing co-ops in Canada has revealed higher value for money, compared to subsidy programmes for public housing (CMHC, 2003).

There is little evidence, as proposed in the literature related to co-operative governance, that the collectives studied are economically inefficient. There is little to suggest that such organisations impose high financial costs on members. Indeed, as noted in the previous chapter, WECH and Milton Park are providing housing at substantially less cost than other local provision. It is the variation in financial burdens, however, that is a more pressing and evident issue.

Other propositions in the collective housing literature suggest that such forms have within them the 'seeds of their own destruction' (Best in CCMH, 2009, p.49). Such critics suggest that self-interested members within collectives can make financial gains at the cost of others. From the cases studied, there was indeed evidence of self-interest and associated financial costs for individuals. In Milton Park it is the distribution of costs and benefits that is the major issue. What this chapter has revealed is some of the formal and informal sanctions that are used to assuage self-interest, along with the different rationales adopted in accepting certain costs. Financial costs can be accepted in the name of collective utility (Bengtsson, 2001), but also as a trade-off for other benefits. Identifying these two distinct, but interlinked incentives, is a key contribution of this research, notably in the field of co-operative housing.

10.5. Relationship costs

The empirical evidence

In WECH and Milton Park, there are signs that participation in collectives creates a set of psychological costs associated with the relations between members and residents. As the literature suggests, such is the nature of collective ownership that it requires close collaboration, and this can give rise to strained relations and increased stress (Novelli et al, 1989).

In WECH, a small number of interviews highlighted certain psychological and quality of life costs to them and others. WECH interviewees noted how relations between tenants and leaseholders had, in the past, been relatively

fraught. Francis recalled problems at the Board level when there was a 'mass resignation'. Francis suggested that in light of the majority of seats being held by tenants, leaseholder proposals and motions were constantly voted down. This period of tumultuous relations seems to have passed, but some leaseholders bear the scars of these encounters as they 'still snipe from the sidelines' (Francis, WECH resident).

This raises questions about the strength of internal relations, and the effect of weaker relations on the performance of the collective. In their 2010 study, Ambrose and Stone found two key areas where WECH resident perceptions were, in comparative terms, negative. The first related to safety after dark. The second, surprisingly, related to how many people respondents felt they could trust in the area. Secondary data analysis revealed that only 19 percent of WECH residents said they trusted 'many' people in the neighbourhood, compared with 47 percent nationally.

Table 7: The extent of trust relations in WECH and nationally

How many people would you say can be trusted in this area?	WECH responses (per cent)	National responses (per cent)
Many	19	47
Some	52	36
A few	25	15
None	4	2

Source: Adapted from Ambrose and Stone, 2010, p.66

This is a stark difference, and in their assessment of why this might be the case, Ambrose and Stone cited high levels of crime and fear of crime. Later work by Satsangi (2011) revealed that, whilst such levels of trust were below the national average, when compared to inner London WECH residents still trusted more people in their area.

Deeper analysis however suggests that this issue is pertinent, if somewhat difficult to unravel. In Ambrose and Stone's (2010) survey, WECH residents

were asked to compare their level of trust in their current neighbours, with levels of trust in their neighbours under a previous landlord. Whilst the shift was positive in terms of experiences under WECH, there was only a marginal change. This suggests that the organisational form and function of WECH was having a relatively minimal impact on perceptions of trust. And yet, when residents were asked similar comparative questions about their 'sense of mutual trust and support', the positive shift in perceptions was much more pronounced.

To explore this issue in more detail, further analysis has been performed on Ambrose and Stone's data, as part of the current study. Resident responses to the following two questions were analysed, the first comprising a multiple choice, the second scored on a four-point scale;

- i. How many people would you say can be trusted in this area?
- ii. I feel more part of the neighbourhood and there is a sense of mutual trust and support

There is a strong association, as might be expected, between those who trust 'some' or 'many' people and those who gave a positive response about mutual trust and support. However, when the responses of those who trust 'a few' people in the area are examined, an interesting pattern appears. Around 80 percent of such respondents were positive about mutual trust and support in the area. This suggests that perceptions of mutuality are not reliant on extensive trust networks; individuals can trust only a few people and yet still feel part of a bigger set of reciprocal relations. Respondents were also asked how many people they knew from the area ('to talk to in the street or local shops'), and this was cross-tabulated with respondent's feelings of trust. Those who 'know' less than 21 people give a higher score on trust than those who know more.

Such evidence suggests that whilst WECH residents may feel part of a relatively supportive, trusting and close knit community, this does not appear to be dependent on extensive networks of relations. In a membership organisation, premised on resident ownership and control, one might expect

to find more extensive networks of trusting relations. Whilst WECH residents trust their neighbours more than the average Inner London resident, they are still much less likely to have large sets of trusting relations compared to the national average. Such findings may be interpreted in two ways; 1) that being a being resident of WECH negates some of the sub-regional factors that diminish your levels of trust; or 2) that being a member of WECH does not sufficiently affect relations of trust to bring your perceptions into line with the national average. As discussed in the following sub-section, this raises important questions about the form and function of the organisation.

A qualitatively different pattern in relationship costs emerges in Milton Park. Interviews with residents revealed certain psychological burdens that arose from close co-operation with members. Often such burdens were the product of conflictual relations. In the interview with Alan, an active member of his co-op and an advocate for Milton Park, he revealed the struggles that have taken place within the co-ops, highlighting the 'high amount of conflict that goes on' and levels of 'hostility' that individuals have had from their neighbours. In a revealing insight Arabelle noted that 'some co-ops really fight, they've got to call the cops'. This issue of conflict was a recurrent theme throughout the interviews. Those in positions that carry major responsibilities within the co-ops, appeared the most likely targets for such criticisms and experienced stress and anxiety as a result. Claudia noted, in reference to her extensive experience in her co-op, that 'any Board member will be criticised very roughly, they are very harsh'. With co-op participation comes an accountability to other members, who may scrutinise and criticise your actions. Arabelle highlighted how conflictual relations in the governance process carry personal emotional costs. Reflecting on her emotional state before certain Board meetings, she noted;

'I've been going to general assemblies...And I'm in the elevator and I think, I don't wanna go there, there's going to be shit go down' (Arabelle Milton Park resident).

Such emotional responses point to certain psychological costs that are being borne by those involved. Acting as co-owners, there is evidence that power

struggles develop, which can lie at the root of individual tensions and stress. Mary, who showed signs of dissatisfaction with relations in her co-op, suggested that;

‘This is a very small pond and people ...can impose themselves and they can expand their egos in the co-op and it makes them feel like they're someone, they lose perspective...people are bullying and pushing and trying to impose themselves’ (Mary, Milton Park resident).

Mary’s quote is important as it reveals processes of power and domination, which have had a detrimental effect on people’s lives. To continue to live in a co-op can require a tolerance of strained relations, or practices by others which one might find objectionable. Interviewees highlighted this issue in discussing the different competences among residents and members, notably in terms of their interpersonal skills and ability to co-operate. David a co-op member for 20 years revealed that;

‘...it takes the work and then it takes...not the temperament, is it respect? You have to be tolerant maybe. You have to be aware that not everyone is going to agree with you, think the same way, and not everyone has the same level of understanding’ (David Milton Park resident).

The above quote hints at the disparate and often divergent interests and priorities of members, but also that to live in such a way requires a certain psychological resilience. Processes within the co-ops can give rise to criticisms that become personalised, a recurring theme in the interviews. Reflecting on this issue, Arabelle noted how ‘people don’t see the difference between their personal opinion and the process’. Alan revealed a similar perspective, but made the link between such personalisation and its effects;

‘...decisions are often made with a high amount of personalisation...I’ve known people who have lived in co-ops all their lives and been so miserable that they felt it’s not worth the time and effort’ (Alan, Milton Park resident).

Alan’s quotation not only reveals some of the psychological costs of co-operation, but also how individuals include such costs in their calculations about whether to stay in the organisation; it is part of a set of trade-offs that affect decisions. Such costs should not be seen as a permanent feature of

life in the co-ops, stress and acrimony would appear transient and episodic, rather than enduring. As Camille noted, problems with neighbours are not 'there all the time'.

The cost of having close and reciprocal relations is a set of responsibilities that are not always welcome. Arabelle reflected on how living in co-op required a certain investment in relations, and the adoption of certain neighbourly behaviours;

'It's the flipside of knowing everyone, you're not anonymous anymore. If you're living in a co-op in a city, and you think you can preserve that 'nobody knows me on this street and I don't have to say hi to anyone', you can't do that because they all know you, and if you're a bitch or whatever people will say 'what's wrong with you today?' (Arabelle, Milton Park resident).

What the evidence above shows is that close and mutually beneficial relations often come at some certain psychological or emotional costs. These costs are often manifest in strained relations, personal criticism or in some form of domination by others.

The relationship between the costs and organisational form and function

It is reasonable to expect that an organisation such as WECH will strengthen relations between neighbours, more than individualised form of ownership. As a long sustained housing collective, where a significant percentage of its residents are members, and which is built upon historic acts of solidarity and co-operation, one may expect a prevalence of trusting relations.

In some respects, there is evidence that WECH is mitigating some of the contextual factors affecting trust that are inherent in Inner London. And yet, when WECH residents compare their relations of trust with that experienced under a previous landlord, the change is only marginal. Added to this, comparisons with national averages suggest that WECH residents have smaller networks of trust. One may posit this as a cost, or at the very least, an unrealised potential benefit given the notions of collectivism that underpin these models.

The organisational model perhaps explains some of the subtleties of these findings in terms of trust and mutuality. Under a representative model of governance, only a small percentage of residents are likely to be actively involved in those governance processes. Whilst there is evidence that people are involved in WECH activities outside of the Board, as Ambrose and Stone's data reveals (2010, p.64), this seems relatively small compared to the time given by members of Milton Park's housing co-ops. It may be argued therefore that WECH's organisational model, in light of its focus on representative processes, is not as effective as it could be in developing trust relations.

The links between the WECH model and trust relations come into focus when one explores further the responses to Ambrose and Stone's (2010) survey. As table 8 below reveals, residents are positive about WECH's efforts to build relations and interactions between neighbours, compared to the efforts of their previous landlords. Despite this, only a marginal difference is seen in the levels of trust WECH residents have in their neighbours compared to such levels under their previous landlord. This perhaps adds weight to the suggestion that the organisation's form and function is not impacting markedly on the extent that residents feel they can trust their neighbours.

Table 8: Perceptions of WECH efforts to build relations and levels of trust

Question	Previous landlord group responses		Difference
	WECH (mean score)	Previous landlord (mean score)	
Does WECH through events and other means help you to meet neighbours?	3.29	1.67	+1.63
Do you feel you can trust your neighbours?	3.01	2.68	+0.33

Source: Adapted from Ambrose and Stone (2010), p.46

The costs incurred by residents in Milton Park are very different, and arguably more pronounced. The model of governance in the co-ops, in particular, seems causally related to the emotional and psychological costs experienced by those interviewed, as participation and responsibility for certain co-op functions can give rise to criticism and stress.

However, there is an additional factor that should be considered, and that relates to the size of the co-ops. The co-ops contain only a small number of dwellings each, which means that only a limited number of individuals are engaged in running and managing the co-ops at any one time. This no doubt intensifies relations as Camille attested;

‘You have to live with your neighbours. And the fun part is you know your neighbours and the bad part is you have to deal with your neighbours’ (Camille, Milton Park resident).

As both co-owners and tenants, co-op residents are required to co-operate with their neighbours to govern such housing. This duality of roles, added to physical proximity and the small pool of residents, intensifies relationships. As Arabelle noted in her comparison of co-op housing and private renting;

‘...you don’t have to work with your neighbour in that case [private renting], whereas here if you’re fighting with your neighbour because of problems and have a general assembly on the Monday, well it’s a little particular because you’ve got to work together, be seated in the same room together’ (Arabelle, Milton Park resident).

This quote exemplifies the very processes that give rise to relationship costs, and reasserts the notion of a dual-role mechanism introduced in the last chapter. In order to make relations function within the co-ops, and CMP, a set of norms has been established. David outlined the behavioural patterns and interpersonal skills that are encouraged, and what is received in return;

‘It takes a lot of energy to explain or try to convey or express your point of view, so it takes a lot of work and the capacity to make concessions... but what you get in return is solidarity, security, a secure environment’ (David, Milton Park resident).

David is articulating the trade-off being made by co-op members, which are a direct product of participation and internal relations. Co-operative behaviours are encouraged and fostered, because this is how some of the benefits outlined in chapter nine are secured.

As the propositions in the literature suggest, the relations between members of collectives can become ‘fractious’ (CCMH, 2009). However, in the cases examined here, there is little to suggest that such forms are prone to ‘endemic governance failure’ (Clark in CCMH, 2009, p.49). WECH and the co-ops in Milton Park have experienced internal divisions and conflict, but they are still longstanding, sustained organisations. Whether they will survive future events, such as losses in subsidy to the collective or their residents, it is difficult to say.

Scholars have highlighted how close working relations, particularly where small groups have high levels of autonomy, can impact on individuals in substantial ways (Novelli et al, 1989). There was little evidence of this in the WECH case, but this may answer some other questions related to the extent of trusting relations. In Milton Park the intensity of relations has indeed led to psychological impacts on members. In chapter nine it was noted how participation in the governance of collectives may be beneficial in terms of

learning and confidence, a process Elster (1986) has described as self-realisation. However, what price should members be willing to pay for this benefit? The costs in terms of time and energy can marry with stress and psychological consequences to represent a heavy burden.

This research has connected costs associated with member and resident relations, with distinctive processes taking place in the collectives. The extent to which the mechanisms posited in the previous chapter explain the emergence of these costs, or whether new mechanisms are needed to generalise these processes, is an issue now addressed in this chapter's conclusion.

10.6. The perceived costs of housing collectivism: The value and limits of mechanistic explanations

The outcomes from such collectivism, as perceived by residents and members, appear in complex patterns. Costs and benefits are woven together so that, for instance, differing levels of participation generated a range of psychological and financial benefits, which in turn translated into differing costs in time, energy and psychological burdens. Across the collectives these outcomes appeared intrinsically connected, or perhaps more precisely, as traded-off each another.

Within the testimony of interviewees in this study, it was often apparent that individuals were engaged in a form of calculus, reflecting on whether their decision to stay in the collective, and receive the benefits of this, were worth the costs they were incurring. Should one accept stress and conflict with other residents for lower housing costs? Should costs associated with living in that location be accepted in return for good housing quality and services?

Whilst important such rational calculations, on their own, did not explain the perception of outcomes by those within collectives. Personal costs were frequently accepted by interviewees on the basis of anticipated benefits for others, or 'the collective' at large. Individuals justified this as part of a 'social choice' (Margaret, Milton Park resident and CMP Board member), or in

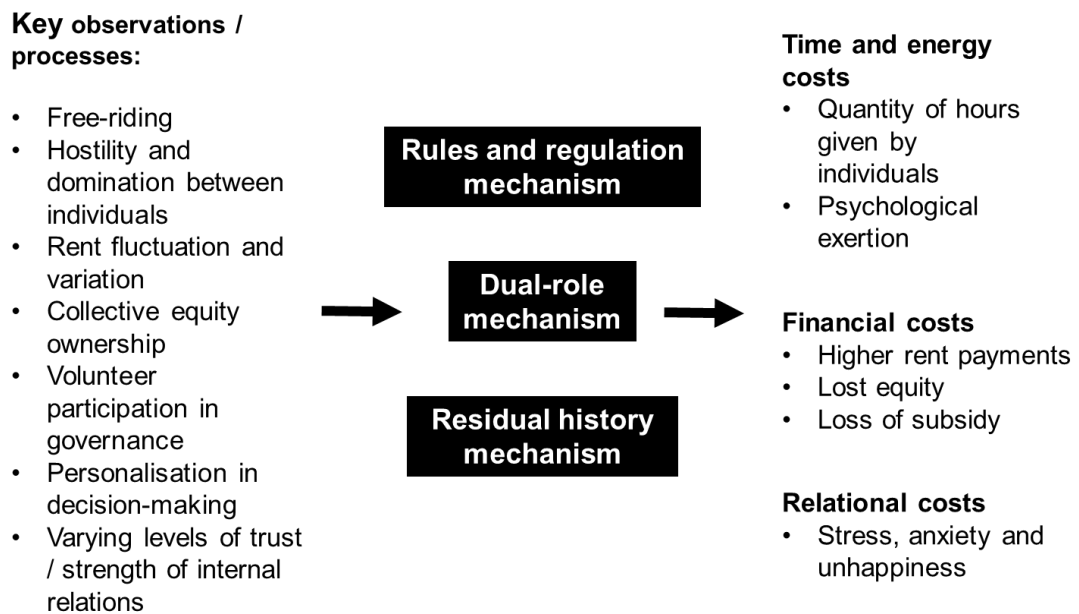
pursuit of creating a 'caring' organisation (Craig, WECH resident and Board member). Collectivism can therefore be driven by a range of motives, both individualistic and also collectivistic, with the latter relating to shared goals, altruism, political ideals and social norms. This corroborates significant literature in this regard (Bowles and Gintis, 2011; Seyd and Whiteley, 2002; Birchall and Simmons, 2004).

A central aim of this thesis has been to trace the processes in collectives to see if, and to what extent, any perceived benefits and costs are connected to their form and function. What has emerged is a causal picture, albeit a partial one, which shows how certain features of the cases drove certain patterns of outcomes. Some of the processes giving rise to perceived costs can be explained by the mechanisms posited in the previous chapter.

Explaining perceived costs: Mechanisms and their explanatory value

Three mechanisms were previously outlined; the form, rules and regulation mechanism, the dual-role mechanism and the residual history mechanism. How these mechanisms operate to generate certain perceived costs is summarised in Figure 28 and discussed in detail below. The discussion tries to show that, whilst valuable explanatory devices, the mechanisms are deeply integrated.

Figure 28: The overlapping mechanisms linking key observations and processes to cost patterns



Legal and constitutional rules, alongside internal regulating activity, combined together in the collectives to give rise to certain costs. In Milton Park, the form of the collective, as a being a federation of co-ops and OSBLs, has created the potential for free-riding by residents and members, but also the possibility of effective incentives and sanctions to limit this. The condominium structure has created a ‘complete universe’ (Altshul, 1989, p.3) in which non-participation is both possible and highly undesirable. Form and rules have driven processes which create individualised burdens in time and energy. However, rules, in the form of co-op by-laws and constitutional directives, allow for sanctions to be imposed as a form of regulating activity, for instance, by charging market rents. This regulating activity has brought its own relational consequences, as Mary revealed a certain ‘creepy’ quality to such regulating effort (Mary, Milton Park resident).

In WECH and Granby, representative governance models mean that a small number of individuals incur large time and energy costs, but the non-participation of others was rarely depicted as free-riding. Collectivistic motives helped those involved frame and rationalise time and energy costs,

accepting the burdens in order to 'save the estates' (Charles, WECH resident and Board member) or to 'keep this area' and preserve its heritage (Catherine, Granby resident and CLT Board member). This is wholly reasonable given the legal form adopted in WECH and Granby CLT, which is geared towards 'community benefit' (HM Government, 2014a). Whilst not requiring high levels and equitable distribution of time and energy, such models lack the incentives for involvement. Activists were seen to be searching for 'creative' ways to secure participation in the 'fiddly and time-consuming' business of collectivism (Beatrice, Granby resident and CLT Board member). The legal forms and constitutional rules demand different forms and quantities of participation, grounded in different motives, and which create different opportunities for internal regulation. These factors shaped the costs borne by individuals in each collective.

However, time and energy costs were not only explicable in terms of rules and regulation, but can also be understood in terms of a dual-role mechanism. It is a feature of all of the organisations studied that residents in the collective, and potentially other members, occupy a dual-role as both beneficiary and co-owner. Free-riding and its regulation may be explained in reference to this dual-role. Free-riding is essentially offset in WECH by paid staff, where the governance demands of co-ownership are concentrated on small numbers of volunteers. These Board members focus simply on 'cost oversight, fiscal responsibility and where we're going as an organisation' (Craig, WECH resident and Board member). This is different to Milton Park where in the co-ops most adult residents were seen to have some organisational responsibilities. The nature of the dual-role in different collective forms determines the spread of time and energy costs.

This duality of roles also underpins the processes giving rise to conflict, hostility and domination. Where most residents are active co-owners, responsible for some facet of internal management or governance, relational costs can emerge from situations where there is a 'high amount of conflict' (Alan, Milton Park resident). Yet, this is not purely a product of the dual-role.

Internal nuances relating to different ownership forms affect this, as in WECH, where significant disputes between tenants and leaseholders have occurred. Property rights and rules governing ownership therefore entwine with dual-roles in governance processes. Furthermore, the continuance of these processes owes much to the persistence of the collectives' history, built as they are on visions of co-operation and collective ownership. The continuing influence of the collective's history means that certain processes are preserved, and therefore certain costs.

Major variations in financial burdens, such as in Milton Park, were seen to arise from organisational forms and their governance rules. Where small autonomous co-ops were able to set their own rents and keep their charges low, evidence pointed to major fluctuations in those rents, along with processes to potentially exclude those on the lowest incomes. In WECH by contrast a centralised model of governance allowed for uniform rent setting, which meant that similar processes were not apparent. Furthermore, and for each of the cases studied, rules enshrining collective property ownership meant that certain types of financial loss, such as personal capital gains, had to be foregone as legal rules forcefully shaped this outcome.

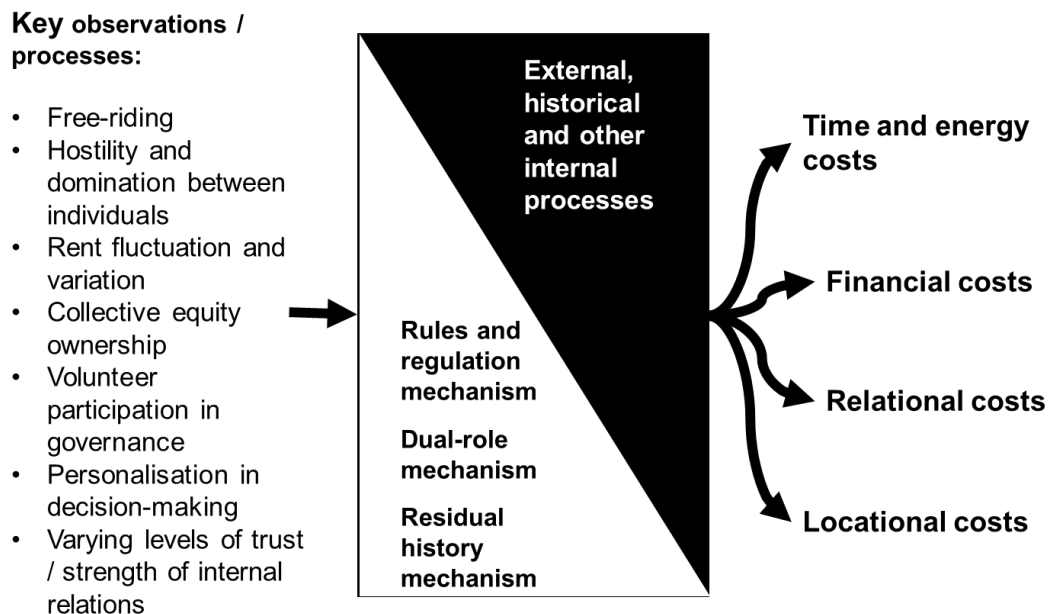
And the continuation of these costs was partly a result of the persistent influence of the collective's history, as current action takes place against historic ideals of securing ownership against private or public interests. Yet, self-interest and the temptations of private ownership remained. Residents in each of the collectives reflected on missed opportunities to secure personal gains, having missed out on 'half a million dollars of equity' (Martin, Milton Park resident), or in accepting that they 'can't possibly see it as an investment any more' (Catherine, Granby resident and CLT Board member).

This commentary reveals that the mechanisms do not describe discrete processes, but rather they overlap, pointing toward different dimensions of the same phenomena.

The limits of the explanatory value of the mechanisms

The mechanisms above do not account for a range of processes and perceived costs in the collectives. Firstly, any externalities are missed by the mechanisms since they focus on the internal dynamics of the collectives. A range of costs remain unaccounted for, notably those relating to the collectives' location, where residents and members have been affected by poor physical environments, a sense of insecurity, or nuisance and anti-social behaviour by others. If anything, these locational costs reveal the limits of collective processes in addressing such issues. Furthermore, the mechanisms do not account for the legacy of the original inputs into the collectives in creating certain costs, for instance, inadequacies in funding, or the nature of the physical buildings acquired, which in all of the cases have created major financial burdens. Hence, the mechanisms posited have a limited explanatory range, opening only partially the 'black box' in which the mechanics of cause and effect take place.

Figure 29: The black box of causal mechanisms in collectives



Despite the partial explanatory value of the mechanisms, they do provide a simplified set of models of the internal processes giving rise to certain costs

and benefits. The ways which they overlap hint at a more unified model which truncates and combines them to create a more general mechanism. One potentially fruitful idea, used by other scholars, is that of institutionalisation.

Toward a general mechanism to explain costs and benefits

Bengtsson (2001) in his study of Swedish housing estates sought to understand the processes sustaining resident co-operation. Observing patterns in residents' actions, linked to collective housing forms, rules and norms, he draws on Scott's (1995, p.33) definition of institutionalisation to explain how and why co-operation occurs;

‘...institutions consist of cognitive, normative and regulative structures and activity that provide stability and meaning to social behaviour’.

Bengtsson draws on this definition to try to explain how co-operation is possible, even when the purely rational calculations of residents should dictate that it is not feasible. Using ideas around institutionalisation, Bengtsson is suggesting that certain forms of organisations can embed norms and practices which can act as mechanisms to override individuals' self-interested motivations. In essence, rather than being 'prisoners' in a dilemma between co-operation and defection, residents enter a 'game of assurance', where they are reassured that their co-operation will be matched by similar co-operation by others.

These ideas help us understand how the collectives operate as institutions, nested within other institutional settings. In the three collectives studied, cognitive processes were evidenced in the rationales and justifications for bearing certain costs and for securing collective gains. These cognitive scripts were frequently rehearsed, owing their power and coherence to wider cultural material, for instance, internationally recognised co-operative principles and practices. Member practices show how such co-operation can be embedded through normative arguments by residents and members which have a moral quality (Scott, 1995). Regulatory processes, based on legal and internal rules, were used to reinforce these normative positions.

Perhaps then, the mechanisms posited here reveal some of the mechanics through which collectivism is institutionalised, going further than Bengtsson in linking these processes to the outcomes individuals perceive and experience.

Aside from this useful categorisation of processes associated with institutions, using institutional theory could also be valuable in situating the collectives in broader structures and environments. The tensions outlined above, regarding the adequacy of rational choice models for explaining the benefits and costs created within collectives, mirror similar debates in institutional theory (Hall and Taylor, 1996; Meyer, 2007). Whilst certain scholars (for example, Kenneth et al, 1987) wish to see institutions as a product of rational agency, essentially a product of choices and calculus by individuals, others wish to assert that institutions themselves penetrate actors, significantly shaping their choices and potential action. As Meyer (2007, p.792) notes 'actorhood, in this usage, is scripted by institutional structures'. Hence housing collectives, and the benefits they secure, are not the product of purely rational, independent choices by the residents and members within each collective, but heavily shaped by the scripts and parameters set at a cultural, wider systemic level. Indeed, the 'norm of co-operation' apparent in the collectives is arguably not the pure product of rational choice, but taken from a script written by wider institutions; from long running intellectual traditions related to socialism, co-operation, common property; from legal processes which regulate organisational form and function; and shifting norms set by political processes and wider cultural dynamics.

By focusing on individuals' perceptions of costs and benefits in this study, individual agency has been privileged, and organisational mechanisms come to the fore. The insights from this are rich. However, such an approach forces a focus on the regulative and internal dynamics of the collectives. What remains for future study is a stronger focus on how the forms and functions of collectives are shaped and scripted by their position in wider cultural, financial and political institutions.

Chapter Eleven: Conclusion

11.1. Introduction

The following chapter reflects on the thesis to summarise its key findings, and identify its contributions to current knowledge. It offers a number of methodological reflections, whilst also highlighting the implications of the study for those developing and supporting housing collectives, and those tasked with finding solutions to contemporary housing issues. The chapter concludes with a suggested direction for future research.

11.2. Summary of findings and contribution to knowledge

This study has sought to answer two research questions. The first related to the development of collectives, exploring those factors which constrain and enable their growth. This arose from a detailed review of the literature, where insufficient attention has been paid to the processes underpinning such development. The research's second question focused on the perceived outcomes of collectivism for members and residents. The literature in this field, whilst highlighting various perceived benefits and costs, failed to provide a firm understanding of the relationship between those outcomes and collective forms and functions. The findings in relation to each of these research questions are summarised below, detailing how this work confirms, questions and refines the existing literature, and the original contributions it makes.

The factors constraining and enabling housing collectivism

Applying the concepts of constraint and enablement, and differentiating between internal and external processes, the study provides original insights into the causal factors shaping the development of housing collectives.

Tracing internal processes has revealed how received conditions influenced residents' beliefs, which catalysed specific forms of action, and led to co-ordinated action by multiple actors. This highlighted how, for instance, activists' beliefs were shaped by historical struggles, ideological influences,

interpretations of place, and cultural norms. Key actors translated beliefs into action and made activism a way of life. Beliefs and certain character traits were the basis for varied forms of action in developing housing collectives, and a typology of action emerged showing agents engaged in both organisational tasks, as well as processes of organising. In synergy, the actions of individuals enabled the collectives to exert influence, highlighting the critical role of community organisers. Counterfactual questions highlighted how, without these key organisers, the enactment of the collectives would have been highly unlikely.

An important contribution has been made in understanding the causal mechanisms underpinning these internal processes. It has been revealed how, by persuading and mobilising residents against a projected adversary, individuals in the cases initiated powerful belief-action cycles, which resembled self-fulfilling prophecies. As activists were mobilised and became increasingly successful in disrupting private sector-led development, and in proposing an alternative approach, their perceived efficacy grew (Bandura, 2000), further solidifying beliefs in the possibility of collective action. Yet, such processes were shown to be far from inevitable or beyond influence. In a modification of Merton's (1968) self-fulfilling prophecy mechanism, circuit breakers were conceptualised to explain how those opposed to collectivism could interrupt this cycle and constrain its development. An example of this was seen in Milton Park, where the MSL group engaged in very similar organising activity to pro-collective residents, and succeeded in constraining the collective's development.

These findings are important because the existing literature in this field is lacking in certain respects. This literature focuses on either the technical aspects of organisational tasks, for instance, navigating the legal, financial or planning requirements of such projects, or on a static understanding of the factors shaping development. This literature has often concentrated on the ingredients or conditions for collectivism, providing narrative descriptions rather than processual models (Birchall, 1988; Chatterton, 2015). The crucial value of this study is in providing an understanding of the flow of events, or

the mechanics of how residents' beliefs form and shape their actions, and how certain actions performed by multiple actors can make collectivism possible.

The study adds weight to assertions about the role of volunteers in such initiatives (Aird, 2009; Sungu-Eryilmaz and Greenstein, 2007; Moore, 2015), highlighting how collectives can become over-reliant on volunteers, and the potential for their burnout (Heywood, 2016; Young Foundation, 2011). Nonetheless, this study also shows how volunteers are critical enablers, bringing skills, forms of action, and representative powers that paid staff or contracted professionals could not.

Such findings are allied with important insights into how housing collectives are shaped by external factors and relations. Applying a realist model for causal explanation, focus has been directed to the interactions between different entities who, possessing certain powers and liabilities, create the contingent conditions for collectivism. The analysis exposes how a collective's local relations, such as with local governments, housing associations, private developers and advisors, can be shaped by other entities and forces operating at a wider geographic scale. National governments constrained and enabled the collectives through their rhetoric and policies concerning civil society and housing provision, through their legislation in creating new powers for different groups, and in their distribution of financial resources. Key interventions by governments included the development of large federal funding programmes for co-operative housing, terminating large urban regeneration programmes, and creating new powers of ownership for tenants through legislation. These actions set conditions for both the collectives and the entities which they were in relation with locally.

The cases also highlight the constraining and enabling influence of external factors which were harder to pin-down; the operations of housing markets and the fluctuating value of land and housing, the function and health of the

wider economy, political and ideological shifts, social or cultural norms around mutuality, social activism, and property ownership.

By identifying and modelling the relations between the collectives and local external bodies, structures of relations became apparent. Each collective's position in that structure affected the opportunities for the collectives to develop. In Milton Park, WECH and Granby, the local authorities' initial preference for private sector-led development constrained collective action, but also unintentionally created the grievances needed to solidify internal relations. As private sector developers withdrew, the collectives could fill the vacuum with a proposal for collective ownership, exploiting each local authority's financial liabilities and susceptibility to residents' democratic powers. As the structure of relations became conducive for collectivism, unintentional constraints were apparent, for instance, in the grant or loan conditions of funders or lenders, and in the dominance exerted by advisors and supporters. Nonetheless, changes in the structure of local relations enabled the collectives to form, which could be conceptualised as opportunity structures.

These findings make an important contribution since they address a paucity of insight into the causal processes in the development of collectives. It moves beyond a picture of pre-determined conditions for collectivism, towards an understanding of their fluid development in light of fluctuating powers, liabilities and actions of entities operating at various spatial scales. The findings reveal how the development of such housing forms is only partly in the gift of those residents and activists involved. Substantive contingencies reside in wider relations.

The research adds weight and refines an existing literature on the central importance of support infrastructure for housing collectives (Aird, 2009; CCMH, 2009; Lang, 2015; Moore and Mullins, 2013). Advisors, and a wider support network, were critical to the development of the cases studied, as each navigated complex technical issues related to the legalities of property ownership and non-profit governance, development planning and

management of refurbishment programmes, and financial planning and fundraising. Despite this general conclusion, support took differing forms in each case, with the highly co-ordinated approach through the GRT in Milton Park, and the more piecemeal, trial-and-error approach in Granby CLT.

Other constraints, noted in the existing literature (Moore and Mullins, 2013), appeared in relation to the role of supporters, and their potential to erode resident control. There was evidence of this in the development of Milton Park, where the body set up to manage the refurbishment and transfer process decided that, 'a community Board would not necessarily have the ability...to own and manage £6.9m worth of property' (Helman, 1987, p.133). This reveals tensions between the ideal of collective ownership, and the complexities and realities of their development, often demanding significant technical knowledge and skills.

The perceived benefits and costs of housing collectivism for members and residents

This study has sought to identify the range and combination of benefits and costs for individuals within the collectives studied, privileging their perceptions and supplementing this with insights from secondary data. In the cases studied four categories of benefits were identified relating to; 1) financial gains; 2) security; 3) learning and quality of life; and 4) housing and service quality.

The housing collectives studied offered housing at less than market prices, and in certain cases below social rented prices, concurring with other literature in this regard (Davis and Stokes, 2009; Farrell Curtin & Bocarsly, 2008; Paterson and Dayson, 2011). Some of the collectives studied were seen to offer enhancements in physical security, derived from stronger resident relations, and security of tenure giving rise to deeper notions of ontological security as residents perceived 'a sense of a certain freedom' from housing concerns (David, Milton Park Resident).

Linked to this, evidence from the cases refines the existing literature in regard to the effects of co-operation and collectivism on individual psychologies and quality of life (CMHC, 2003; Elster, 1986; Saegert and Winkel, 1996). Varied benefits were seen in terms of learning and fulfilment in handling housing management tasks, and other potential health and psychological benefits. On this latter issue of identifying and unpicking these more 'intangible benefits' (Moore and McKee, 2014, p.528), much work remains to be done. The subtleties of any psychological effects arising from collectively owning and managing housing remains under-explored, and addressing this requires dedicated research which traces how the functions within collectives translate to psychological responses. Added to these benefits, in the particular case of WECH, multiple evidence suggested residents benefited from a quality of housing management and services, perceived as superior to other social landlords (Rowlands, 2009; Satsangi and Clapham, 1990; TSA, 2009).

This research shows how the individualised benefits of collectivism are often connected to individualised costs, or more precisely that they are traded-off one another. Unlike much of the advocacy literature in this field, this study shows how individuals perform a type of calculus in forecasting outcomes for themselves, to justify their decision to stay or leave the collective.

Here, connections are made between individual outcomes and organisational forms and functions, and this is a notable contribution to knowledge. For instance, very low housing costs in Milton Park are achieved, in part, due to high time and energy costs arising from self-managed co-operatives. In WECH, under a more representational model, staff perform most of the housing management functions, thereby reducing the demands on residents. The trade-off from this is arguably weaker internal relations, and fewer opportunities to learn and self-realise (Elster, 1986). Hence, the form and function of the collectives, varying in their required levels of resident and member participation, dictate certain patterns of outcomes observed and the balance between costs and benefits.

These findings provide some clarity where there is a recognised gap in current knowledge. In generalising across the cases, mechanisms have been posited to describe the relationship between perceived outcomes and the organisational models adopted. A form, rules and regulation mechanism helps explain how certain costs and benefits arise in different forms of collectives. Legal rules concerning company law are seen to combine with collectives' constitutional rules, which are interpreted and used to regulate activities and behaviours in consistent ways.

Furthermore, how individuals are positioned as both beneficiary and co-owner, creates a duality of roles. A dual-role mechanism explains why certain types of decisions are made, for instance, the setting of low rent levels. As residents, there is an incentive to adopt low rent policies for their individual gain, but only to such a level that as co-owners they know will not jeopardise the collective's financial health. A final mechanism helped explain how each collective's history permeates present events, shaping behaviours in a way that preserves the original purpose of the collective. This is manifest in the training of new staff and residents, and ingrained beliefs about low rents and solidarity between members.

This study has identified several perceived costs for residents and members involved in each collective. In doing so the research offers important contributions, particularly in light of the limited literature on the negative outcomes that can arise for those in housing collectives. From the empirical evidence four types of cost were identified relating to; 1) time and energy demands; 2) costs associated with the collectives' location; 3) financial losses; and 4) costs arising from internal relationships. Important patterns were revealed in the nature and quantity of time and energy costs experienced by individuals, providing greater empirical evidence to nuance insights from previous studies (CCMH, 2009; Clapham and Kintrea, 1992; Moore, 2015). Critically, it has been shown how time and energy costs can be inequitably distributed within collectives, feeding other relational issues and problems.

A range of perceived costs were identified relating to the location of the collectives' housing. In Granby CLT and WECH, interview data and secondary sources highlighted feelings of insecurity out of the home, anti-social behaviour and poor physical environments. The evidence shows the limits of each collective's power in addressing these issues, and the shortcomings of relatively small-scale collective ownership.

The study has also shown how, in the federated model of small housing co-ops operating in Milton Park, variations in rent levels (over time and between co-ops) created the potential for wide disparities in rental prices, leading to perceived inequalities. Evidence of personalised decision-making, regarding the replacement of subsidies for low income households, showed the potential of such governance forms towards exclusion.

The study provides crucial insights into the psychological stresses and strains which arise when residents have to work together to govern their housing. This makes connections to other literature related to similar processes in autonomous work groups (Novelli et al, 1989). In a succinct expression of how housing collectives can give rise to this type of cost, and how trade-off arrangements can occur, one interviewee noted that 'the fun part is you know your neighbours, and the bad part is you have to deal with your neighbours' (Camille, Milton Park resident).

The study goes beyond the identification of costs, and unpicks some of the processes which give rise to them. Applying the mechanisms discussed above, costs can also be understood by reference to rules and regulation, residents' dual-role in governance arrangements, and in terms of the residual histories of the organisations. Other causal processes are significant but have remained opaque. In tracing the processes creating certain costs, the deeply integrated character of the mechanisms became apparent, pointing towards a potential unified mechanism to simplify and generalise those processes. A candidate for this is the mechanism of institutionalisation, which Bengtsson (2001) used to explore the persistence of co-operative processes in Swedish housing estates. Conceptualising housing collectives as

institutions offers the potential to understand the regulative, normative and cognitive processes taking place in these organisations, but also how they are embedded within other institutions which set conditions and scripts for what happens within them.

11.3. Reasserting the importance of place

This thesis sought to identify similarities and differences between the cases, and to make general assertions through a thematic approach to analysis. Whilst this has sought to retain contextual information pertaining to the cases, ensuring dedicated space for each case in each thematic section, such a structure has risked losing the uniqueness of the three places studied. Each collective's development is an unreplicable causal story, bound up with the 'places' in which they emerged. Places, one might argue, are material spaces defined and shaped by cultural and social processes (Gregory, 1951; Staeheli, 2003). In this sense, the collectives are both part-product and part-producer of their places. Having situated each case in its local context in Chapter Six, and then having looked across those cases thematically in Chapters Seven-Ten, this section returns full circle to reassert some of the unique characteristics of the places studied.

Walterton and Elgin

Events in Walterton and Elgin in the 1980s were to shape the political history of the Borough of Westminster. As a Labour stronghold during the tumultuous years of Shirley Porter's administration of WCC, this area was the testing ground for various physical and social interventions by WCC. The collective was borne out of the conflict between two starkly different visions for this place. Indeed, in neither of the other cases was party politics so visible, and this idiosyncrasy of the place, as a site of geo-political struggle, is critical to understanding the constraints and enablements for collectivism here.

In the 1980s, whilst the area had a relatively diverse population, with some residents following 'alternative lifestyles' (George, WECH supporter),

Walterton and Elgin does not appear to have been a centre of radical thought. Here the differences with Milton Park become apparent. This area would be better described as a low-income neighbourhood, with an acute problem in housing conditions, and it was this which would eventually provide the motivation for collectivism. WECH grew from an intensifying grievance and hopelessness around the issue of housing quality, mobilised and modulated through effective community organising, and in response to local political opportunities.

Like Milton Park, land and housing in this area was and is highly valuable, but the aesthetic is different here with rows of large townhouses sat alongside large modern housing blocks. Interviewees' perceptions of this place contained certain worries and fears about the wider area. They highlighted a sense of internal cohesion between residents, but potential dangers from those outside the sphere of WECH.

Granby CLT

The Granby area is markedly different from the other cases, and this variation has created a different development pathway, entailing different constraints and enablements. At the start of this study, the majority of housing in the Granby Four Streets was empty, with visible signs of physical dereliction. The environment in this area was markedly different to the other two cases, and yet signs of intervention by residents hinted at the prospects for change. Visiting in 2013, the products of 'guerilla gardening' were obvious, with fruit trees and flowers lining the sides of Cairns Street, and murals on boarded-up properties stating residents' resistance to demolition. Such an environment was deemed 'awful' by some interviewees, but at the same time offered opportunities to treat the streets as communal spaces, or as extensions of residents' properties.

Granby is a unique place in the context of the wider city of Liverpool. Historically, it has been the reception area for incoming migrants, and this has been reflected in its diverse population. This characteristic has become embedded in residents' sense of place, with interviewees highlighting their

desire to retain the character and purpose of the place as diverse and welcoming.

At the time of study Granby had seen several decades of depopulation, and this necessitated a different development journey for the CLT. Depopulation affected the potential for mass collective action. There were few signs that Walterton and Elgin or Milton Park ever suffered the levels of depopulation and empty housing seen in Granby. In these places there was potential for mass resident mobilisation. In Granby, however, depopulation made this more difficult meaning workloads were concentrated in the hands of a small number of residents, requiring differing tactics and internal processes to realise collective ownership.

What is clear from the development of Granby CLT is how the place was shaped by wider political processes; the abandonment of the goal of urban 'regeneration' at a national level, and subsequent reductions in public expenditure by both national and local governments following the 2008 financial crisis. But, as has been seen, these wider economic conditions shaping places can create enablements for collectives, as well as constraints.

Milton Park

CMP and the co-operatives can be seen as a product of their time, emerging at the end of the modernist period in urban development, when demands for residents to own the process of urban change were becoming pronounced (Harvey, 2008). Initially suppressed by the grand visions for the urban development of Montreal, these modernist ideas lost traction in the late 1960s. In a context of shifting local and national economic events, associated with the Montreal Olympics and global property slumps in the mid-1970s, the door was opened for local neighbourhood action.

Allied with these changing trends were demographic and social changes making collectivism more likely. More than the other cases, Milton Park appeared as a hotbed for radical thought and the new vogue of community

organising. Wider cultural movements associated with the swinging-sixties were played out in Milton Park, with its population being particularly receptive to radical political ideas. In the development of the collective here, the centrality of local resources, skills, ideologies, and energies comes to the fore.

In several interviews in Milton Park the location itself was deemed a precious commodity, from which benefits were derived, and this seemed to feed into residents' beliefs and behaviours in powerful ways. In aesthetic terms, the streets in Milton Park are wide and leafy, giving a sense of enclosure and separation from the hustle and bustle of the neighbouring downtown area. This only reinforces the visual distinction of the place from adjacent streets.

Milton Park is distinctive in this study for other reasons, being embedded in a different national jurisdiction, with implications particularly for both the nature of property ownership and organisational form. This case was always intended to provide a lens with which to sharpen the focus on factors associated with the national context and setting in England. In understanding the importance of condominium structures and sophisticated government programmes to support co-operative housing, this case has helped juxtapose Granby CLT and WECH, showing the constraints inherent in the English framework for housing collectivism. One conclusion to make from the findings above, is that whilst national contexts create important factors in the development of collectives, these are no more apparent than those associated with the era of development, the physical geography, local demographics and the character of the population.

The collectives are a product of their place, but in a recursive sense, they have also made or redefined those places in social, geographic and economic terms.

11.4. Reflections on the methodology and methods

The case study design and conceptual framework

This research has developed a strong conceptual framework, employing dichotomous concepts in both the research questions. In practice, the key concepts of constraint and enablement, and benefit and cost, came from sources that would not have been predicted, and perhaps this justifies the wide reading in sociology and economics that was undertaken at the start of this research.

These concepts played a critical organising role, and helped orientate data collection to causal processes. In an unforeseen but welcome outcome, the key concepts in the research questions helped target both the causes of development, but also the effects of collectivism on individuals. These concepts essentially created a research design which looked at 'both sides of the causal equation' (Gerring, 2007, p.72), and the study is stronger for this in my view. Deeper insights about constraint and enablement arose when the data on perceived benefits and costs was analysed, and vice versa. For instance, in relation to the development of the collectives, they were enabled and constrained by individuals' capacities and energies. However, these demands fed through to benefits and costs for such individuals, for instance, in their opportunities to learn, or the burdens on their time. Hence, the research questions complemented each other, deepening the understanding of the phenomena.

Methodologists who support the use of case study approaches suggest that it enables researchers to see phenomena in their context, providing a holistic view of real-world events (Yin, 2003). This was indeed the case, and the value derived from contextualised study, and the importance of this when looking at causal processes, is asserted here. Gerring suggests that it is 'easier to establish the veracity of a causal relationship[s]' in a small number of cases (Gerring, 2007, p.43) and this was indeed borne out. The current research shows how case study designs help interrogate processes,

practices, interactions between entities, and explore the connections which affect the flow of events.

From methodological reading I knew this choice of approach could affect the potential to generalise to a wider population, or to maximise external validity. This is particularly apparent with regard to costs and benefits, where other methods to standardise or monetise outcomes would have supported wider generalisation. In thinking through the generalisation of findings from this study, notions of analytic generalisation (Yin, 2003) seemed unsatisfactory. The theoretical elements of this study do not provide general rules or propositions, and the comparison of case studies with Galileo's experiments is misleading (Flyvbjerg, 2006). I have learnt that social phenomena are too complex, and the contingencies too great, to set up an experiment which results in generally applicable theory.

One example of this relates to an outcome of case selection which meant that the study focused on collectives in large urban conurbations. If one accepts the qualitative differences between urban and rural settings, this decision would seem to affect the potential to generalise the findings to collectives in other environments. Different forms of state intervention, local governance structures, pressures on housing and services, and the nature of social relations, identifies but a few potential differences between urban and rural contexts. Future research would need to explore and account for these potential differences to establish whether they affect development pathways and outcomes for collectives in substantive ways.

In focusing on certain types of collective (community benefit societies with different constitutions and co-operatives in a condominium structure), it is unclear whether the conclusions here can be extended to other collectivist forms. For instance, are the same constraints and enablements apparent for small co-housing groups, or large mutual housing organisations? To make this leap in generalisation, and to clarify whether the development processes and outcomes identified are general to all housing collectives, requires quantitative methods. This has led to reflections on how, in future studies,

qualitative methods might unpick causal processes and assert causal mechanisms in cases, with subsequent quantitative methods used to test their prevalence and distribution in a wider population of cases.

The data collection

The empirical work of this study is based on thirty one interviews, eight organisational observations and reviews of key historical and internal documents, spread relatively evenly across the three cases. As noted in chapter five, the differing age of each collective affected the nature and amount of information available to build detailed case histories. In Granby, where the collective was being enacted during the study, an absence of historical accounts meant a reliance on online sources and internal documents. This contrasted with Milton Park where extensive historical accounts had been written. This has had some bearing on the detail and content of the case descriptions. Various techniques were adopted to ensure at least some consistency in the development of the case descriptions, with timeline software used to identify and organise information from the document reviews. This proved valuable in pinpointing and connecting events with a clear significance in each case.

The level of data collected per case, means that only a partial picture of their development and perceived outcomes was achieved. Reflecting on this, the depth of insight would certainly have been improved with more data, particularly interview data, which was invaluable in seeing how individual outcomes link to collective forms and functions. Perhaps a two-case design may have allowed for more extensive data collection and deeper interrogation of development factors and outcomes. However, this may have entailed sacrificing some of the breadth of insights that came from studying three cases in diverse historical and geographical settings.

The study would have been strengthened by capturing more data from those opposed to the development of the collectives, or experiencing negative outcomes. The aim was never to gather sufficient data to make statistical generalisations about the prevalence of certain views, but nonetheless a

spread of perspectives was required. The research would have been richer, for instance, had I spoken to those involved in Maison St. Louis, or residents who opposed the CLT in Granby. This has led to reflections about sampling methods, and how direct communication with potential interviewees, for instance by sending out flyers with my contact details, may have achieved a wider scope of views.

In defence of the approach taken, critical voices were heard. With major gaps in the literature relating to the costs of housing collectivism, this thesis has provided new and valuable contributions. The quantity of data was relatively evenly distributed across the cases, allowing for a rigorous approach to triangulation and cross-case analysis. And the spread of data across the different data types provided insights into each collective from a variety of perspectives (both contemporary and historical).

The procedure for data analysis

A step-by-step process for analysis was developed in this study, which moved from finding patterns in the data to retroductive reasoning about causal mechanisms. Triangulation of data performed a critical function. In order to identify prominent patterns, and as a check against my established views, procedures were developed to identify similar or recurring themes across or within cases. Lessons were drawn from the Framework approach (Ritchie and Lewis, 2003), as data from NVivo was extracted and summarised in matrices which helped identify and visualise within and cross-case patterns (see Table 5). This procedure provides a sequential model for those engaged in multiple case designs, which are geared toward understanding causal processes. It helps move from patterns in empirical data and events, to mechanisms which can explain these, using counterfactual reasoning to test the causal assertions being made.

Applying this procedure, however, never quite removed dilemmas about which data merited inclusion or exclusion, and whether a pattern was sufficiently pronounced to warrant discussion. Even though data may correlate across sources and cases, this does not necessarily mean it is

valuable in answering the research questions. Furthermore, why should one assume that the testimony of actors and commentators in the case studies would reveal the deep mechanisms affecting change? Despite these questions, understanding the development of collectives, and any perceived outcomes, should not be divorced from the experiences of those involved. It is the job of the researcher, by employing techniques such as retroductive reasoning, to move from empirical evidence to mechanisms which help understand events.

The approach to causal analysis and mechanism-based explanation

Empirically grounded research to establish social mechanisms is rare (Bygstad and Munkvold, 2011), so for practising social scientists wishing to adopt similar approaches, this thesis shows their potential, or at the very least provides a model to be adapted and improved.

The mechanisms presented here are abstractions from a complex set of phenomena, providing simplified explanations of processes in the cases. My approach has sought to produce a stripped-down or truncated picture of housing collectivism in practice (Hernes, 1998); a model which does not purport to be a direct representation of reality, but is practically adequate (Sayer, 1992) in explaining events and unlocking the workings of the phenomena studied.

One reflection on the mechanisms developed is that they differ from some of the celebrated examples in the literature, for instance Granovetter (1978) and White (1970), which use singular mechanisms to explain varied social phenomena. The mechanisms posited here overlap one another, and are hard to disentangle. Despite the scope to refine the mechanisms posited, a valuable contribution has been made to the empirical application of this type of causal analysis.

Critically, the mechanisms do not provide a complete causal explanation of how the collectives developed, or how they delivered the benefits and costs experienced. In this sense, the thesis does not set out all of the *necessary*

causes or *sufficient* conditions for such collectivism (Chakravartty, 2005). Simple counterfactual questions show, for instance, difficulties in ascertaining necessary causes. Could the collectives have developed even if private developers had not withdrawn in each case? Arguably so, if the collectives had acquired the finances to purchase the land and properties on the open market. Could the collectives have developed without their advisors and support infrastructure? Arguably so, if the required technical skills and capacity existed among their members and residents. Establishing those factors necessary to collective development, or those effects which are a necessary product of collectivism, is difficult. There is scope therefore to learn and apply different methods of causal analysis (Morgan, 2012) which may enhance insights into this field.

Reflecting on these issues, I arrived at the work of Mackie (1965) late in the analysis process. Mackie directs causal analysis towards those causes which are necessary (but on their own insufficient) parts of wider conditions. In simple terms, this means identifying key causes which, when operating in certain conditions create certain events. Using these ideas one might propose necessary (but insufficient) causes for the development of housing collectives, for instance, the buy-in of local residents to collective ownership, the creation of organisational forms for such ownership, and the presence of housing and/or land. Without these there can be no collective ownership, but on their own they are not sufficient, since it has been seen that collectives may need external funding, a support infrastructure, and a conducive set of local relations. When housing collectivism is reduced down to its necessary ingredients, it requires committed people, institutional forms, and access to physical assets.

11.5. Implications of the research

For those developing or managing housing collectives

This research offers a number of important insights to individuals and groups engaged in the development of housing collectives. Firstly, belief-action cycles, which build a perceived sense of collective efficacy, require

distinctive forms of action. They demand effective community organising, to identify and building on people's grievances to mobilise them to effective action. To do this requires a rare set of qualities which includes the ability to persuade and induce the involvement of other people, and being resilient to opposing views working from a 'solid philosophical base' (Susan, Milton Park resident). Embryonic collectives may have members possessing these skills and traits, but those that do not may need to nurture them.

In creating the conditions for collectivism, groups may also need to focus on interrupting the processes which lead to standard private sector-led development. In the cases studied, this entailed direct action to block private companies acquiring and developing sites, influencing public procurement processes, and developing collectivism first for opposition and then for property ownership. Here lessons from the community organising literature are valuable, to understand the necessary shifts from social action to locality development (Rothman, 1968).

For those supporting housing collectives

This research provides valuable lessons for those supporting, in various ways, the development of housing collectives. Infrastructure bodies, such as the CLT Network or the Confederation of Co-operative Housing (CCH), provide various forms of technical advice, training and financial backing. However, having observed in this study the importance of community organising skills and action, more might be done to nurture these skills. They might consider, for instance, forming a 'School for Housing Organisers', to hone and spread such skills, working with existing community organisation specialists (Citizens UK, 2016). This is particularly pertinent, given signs of increasing grievances in England related to the quality, security and affordability of housing (Generation Rent, 2015; Ipsos Mori, 2015). The presence of these grievances creates opportunities to build social movements (Snow, 2013). Connecting the grievances of those, for instance, in poor quality rented accommodation, with practical solutions such as

housing collectivism, offers the potential for infrastructure bodies to reach and engage wider audiences.

This will require using forms of mass communication currently unharnessed. In their popular book *Switch* (Heath and Heath, 2011), the authors discuss how attitudes to drink driving were shifted in the United States. They cite an example of how one Harvard professor took a phrase used in Scandinavia, 'designated driver', and approached producers of TV programmes and other media to normalise the term to reduce drink driving. This resulted in the 'sprinkling [of] designated driver moments naturally into plots' (Heath and Heath, 2011, p.233), including in national TV programme such as *Cheers*. One might consider how the introduction of a housing co-operative into the plot lines of *EastEnders* might affect interest in such housing models, and whether it could have a normalising effect. Whilst much effort is invested by advocates of housing collectivism in political lobbying or nuancing legal guidance, only visible increases in public interest and demand for these housing forms is likely stimulate a major growth in such housing. This suggests that if advocates wish to present housing collectives as a practical response to the housing crisis, more effort should be invested in creative and inventive forms of mass communication to widen interest.

Those supporting collectives may also value the insights this thesis provides into the ways technical services are provided. Much can be learnt from the Technical Resource Groups (GRTs) that have emerged in Canada. Partly funded by the national government's housing agency, CMHC, but also partly self-financed, the GRTs have provided a localised source of support for housing co-operatives, bringing together the various professional services required to develop such schemes. Similar models could be developed in England, pooling the skills and organisational resources of secondary co-operatives, umbrella CLTs and other housing and community development bodies. However, political leadership would be required to formalise this infrastructure, and provide the incentives to create these organisations, alongside a strengthening of relationships between those representing and supporting different collective models (BSHF, 2016c).

For those developing solutions to contemporary housing problems

In situating this study in current housing issues, it was argued that housing collectives may help address certain problems in housing provision, including current levels of affordability, housing conditions and security of tenure. The potential of such organisations, in addressing some of these critical issues has been shown, albeit within constraints and with variable costs to individuals.

Tempering enthusiasm, the case studies reveal the complexities and contingencies in the development of such schemes. To create more conducive conditions for collectivism, policy makers will need to enhance the support infrastructure, encourage and incentivise local authorities and landowners to work with emerging collectives and, critically, provide packages of financial support or reliefs. Combining these types of enablements one could envisage a form of local state intervention. Local authorities could designate broad areas as preferred locations for collective or 'community-led' development, through local plans or supplementary planning guidance. Allied with this, small financial incentives perhaps funded through Right to Buy receipts or recycled New Homes Bonuses, could provide incentives and initial seed-corn funding to groups. Drawing on the learning in this study, combining financial support with interventions which shift preferences away from private sector-led development, may create more conducive conditions for future collectivism.

11.6. *The direction of future research*

Using the data collected in this research further data analysis could be performed, using theories of institutionalisation to see if certain processes (Scott, 1995) are observable in the cases. Linked to this, there are opportunities to return to each collective, to present the mechanisms identified and allow residents and members to scrutinise them, providing opportunities for their critical reflection and to refine the mechanisms further. This was an opportunity missed in the current research, but could provide the platform for future studies.

Perhaps more significantly, future research is required to better understand the range and variation of constraints on housing collectivism. There exists little research on why some collectives fail to come to fruition or sustain themselves, although there is a connected literature on the failure or dissolution of co-operative enterprises (for instance, Elster, 1989c and Kramper, 2012). Whilst offering certain insights into constraints, this thesis does not directly address this gap in knowledge. Questions therefore emerge; are there recurrent sets of constraints, arising internally within collectives or through external relations, that have prevented the development of them? And if so, are these different to the constraints that have acted upon established and sustained collectives, such as those identified in this study? What is the causal significance of the urban setting, and are different constraints and enablements observable in different types of physical and social settings?

These are essentially different questions to the ones posed in this research, and demand a different set of methods and the prioritisation of external validity. They are, however, fundamental to understanding the current marginality of these housing models in the UK, and the potential for them to scale-up in number, and scale-out in terms of their housing stock (Heywood, 2016). Having adopted largely qualitative research methods to explore the subtleties and complexities of causal processes, there is now scope to adopt more quantitative research designs to establish the prevalence of certain constraints and enablements identified among the wider population of housing collectives. Using this research as a platform, the identified constraints and enablements would be tested for prevalence across a large sample of housing collectives, with the possibility of making statistical generalisations. A more quantitative research design could draw on methods and techniques, not explored in this thesis, which have the potential to enhance the causal analysis undertaken, mapping and depicting conjunctions of causal factors in visual networks (Elwert, 2013). This future research then should shift toward general propositions, focusing on the

factors which affect all collectives, and therefore the potential scale and numbers they could reach.

In summary, this research has revealed some of the processes which shape the development of housing collectives, and how such organisations can give rise to specific outcomes for residents and members. It has provided original contributions to knowledge on the internal and external relations which shape the development of housing collectives, and the mechanisms through which certain costs and benefits arise. Further research is required to test and refine these ideas, and to make more robust generalisations. This research is much needed, since housing collectivism has been shown to offer some remedies to the prevalent and worsening symptoms of England's housing crisis.

Word count: 103,637

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Appendices

Appendix One: Fieldwork schedule

Interviews

Pseudonym and role	Case	Date
Barbara (WECH resident)	WECH	29/07/2014
Charles (WECH resident and Board member)	WECH	12/02/2014
Clive (WECH officer)	WECH	12/02/2014
Craig (WECH resident and Board member)	WECH	30/07/2014
Diana (WECH resident)	WECH	25/09/2014
Dylan (WECH supporter)	WECH	26/09/2014
Edith (WECH resident)	WECH	29/07/2014
Ellie (WECH resident and Board member)	WECH	30/07/2014
Francis (WECH resident)	WECH	24/09/2014
George (WECH supporter)	WECH	30/07/2014
Kenneth (WECH supporter)	WECH	30/07/2014
Beatrice (Granby resident and Board member)	Granby CLT	12/12/2013
Mark (Granby CLT supporter)	Granby CLT	12/12/2013
Georgia (Granby CLT supporter and Board member)	Granby CLT	28/01/2014
Helena (Granby CLT supporter and Board member)	Granby CLT	28/01/2014
Shirley (Granby resident and Board member)	Granby CLT	28/01/2014
Catherine (Granby resident and Board member)	Granby CLT	03/04/2014

Mike (Liverpool City Council (LCC) representative)	Granby CLT	03/04/2014
Avril (Granby resident and Board member)	Granby CLT	15/05/2014
Mary (Milton Park resident)	Milton Park	10/06/2014
Bethany (OSBL manager)	Milton Park	09/06/2014
Arabelle (Milton Park resident)	Milton Park	08/06/2014
Margaret (Milton Park resident and CMP Board member)	Milton Park	09/06/2014
Claudia (Milton Park resident)	Milton Park	05/06/2014
Camille (Milton Park resident)	Milton Park	05/06/2014
David (Milton Park resident)	Milton Park	04/06/2014
Frank (OSBL manager)	Milton Park	06/06/2014
Martin (Milton Park resident)	Milton Park	10/06/2014
Susan (Milton Park resident)	Milton Park	04/06/2014
William (CMP supporter)	Milton Park	06/06/2014
Alan (Milton Park resident)	Milton Park	08/06/2014

Observations

Type	Case	Date
Board meeting	WECH	30/07/2014
Board meeting	WECH	12/02/2014
AGM	WECH	24/09/2014
Locational observations	WECH	26/11/2014 - 28/11/2014
Board meeting	Granby CLT	03/04/2014
Board meeting	Granby CLT	12/12/2013

Board meeting	Granby CLT	10/04/2013
Locational observations	Granby CLT	11/12/2013 - 11/12/2013
CMP Board meeting (via Skype)	Milton Park	12/01/2015
Fête des Voisin	Milton Park	07/06/2014
Locational observations	Milton Park	06/06/2014 – 08/06/2014

Appendix Two: An example interview topic guide (residents)



Introduction/formalities

- Introduction:
 - Student at Sheffield Hallam University
 - Studying how people can collectively own land and buildings and the benefits/costs resulting
 - Looking at three very similar organisations – 2 in UK, 1 in Canada
- Interview will be semi-structured – some general topics to discuss but not prescribed
- Can I record the interview? – Audio stored and transcribed
- Data protection – Storage of audio, transcripts and fieldnotes
- Confidentiality and anonymity within the study
- Freedom to withdraw at any point
- GO THROUGH THE CONSENT FORM

I would like to start by asking you some questions about the Waltherton and Elgin area...

- A. How long have you lived in Waltherton and Elgin area?
Prompts: housing tenure history, labour situation, length of WECH tenancy
- B. Why did you move here?
- C. What is the area like now?
Prompts: Housing conditions, demography, social relations
- D. What are the best things about being a living in this area?
Prompts: social, economic and environmental; Probe: connections to institutions
- E. And the worst things about living in this area?
Prompts: social, economic and environmental; Probe: connections to institutions
- F. Has the area changed since you started living here?

Prompts: physical, social, institutional changes

I would now like to ask you some questions about the WECH...

- G. To what extent do you think WECH is resident controlled?
Probe: Awareness of governance model, Board elections, other opportunities to get involved in decision making
- H. To what extent do feel like you own and control the housing with the other tenants?
- I. Do you participate in any WECH activities, events or meetings?
Prompt: Have you been involved in any decision-making? Have you played an active role in the past?
- J. To what extent is being a tenant of WECH different from renting privately or renting from another social landlord?
Probe: What does being a WECH tenant mean in terms of day to day life? What does it mean in terms of housing control/autonomy?
- K. What are the benefits of being a tenant and member of WECH?
Probe: Forms of capital benefit - financial (e.g. rents, housing standards, cost reductions), social (e.g. networks, interactions, reciprocity), cultural (e.g. learning new skills and knowledge)
- L. Are there any costs or compromises associated with being a tenant and member of WECH?
Prompt: Time commitments, efficiency of decision making, Probe: Comparisons with owner occupation and other social landlords,
- M. Have these losses and gains changed over time? If so, how?

Appendix Three: An example interview topic guide (advisors)



Introduction/formalities

- Introduction:
 - Student at Sheffield Hallam University
 - Studying how people can collectively own land and buildings and the benefits/costs resulting
 - Looking at three very similar organisations – 2 in UK, 1 in Canada
- Interview will be semi-structured – some general topics to discuss but not prescribed
- Can I record the interview? – Audio stored and transcribed
- Data protection – Storage of audio, transcripts and fieldnotes
- Confidentiality and anonymity within the study
- Freedom to withdraw at any point
- GO THROUGH THE CONSENT FORM

Introductory questions

- A. How did you become involved in the development of CMP?
Prompt: What roles held? Resident?
- B. What has your professional life outside CMP looked like?
Probe: Similar activism in other areas? Specialisms and expertise?

I would like us to talk about the role of support organisations in the development of CMP

- C. Can you tell me a bit about the GRT?
Prompts: What was it's role in the development of CMP? Who was involved and how employed? How was it constituted? The wider Association des Groupes de Ressources Techniques du Québec (AGRTQ)
- D. How was the GRT funded?
- E. What support or expertise did the GRT provide in the development of CMP?
Prompts: Legal, development, community organisation

F. What was GRT's relationship with residents?

Probe: How did it act inclusively/democratically, how was it accountable?

G. What were the most significant challenges for GRT in supporting the creation of CMP?

Probe: Finances, resident involvement, legal, physical development

I'd now like us to think about the key things that hindered or enabled the development of CMP...

H. Are there certain events that stand out as being important to CMP's development?

Probe: Concordia pull out, CMHC intervention, community organisation

I. What are the key ingredients for success of organisations like CMP?

Probe: Agency, context/structures, cultural dimensions

J. What barriers or obstacles hindered CMP's development?

Probe: Are these still barriers/obstacles, what's changed?

K. One of my interviewees in the UK has suggested there are 3 phases in the development of organisations like theirs and CMP. The first when you don't own anything and you are fighting to be heard; the second when you've just taken ownership and dealing with the practical realities and tensions of owning and developing; and the third phase when the organisation is settled and clear on its objectives and operations. How does this characterisation compare with CMP's development?

Probe: Transitions between phases, changes in operations/tactics, resources required

I have a final question about the impact of CMP on residents in Milton Park...

L. Do you think that being a member of the Milton Park Community is very different to living in the area and renting from a landlord or owning your own home?

Probe: Forms of capital – does cultural and social capital replace financial capital from ownership