

The Struggle to Belong

Dealing with Diversity in 21st century Urban Settings

Amsterdam 7-9 July 2011

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

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Paper presented at the International RC21 conference 2011

Session 20, Housing Markets, Urban Transformations

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Abstract

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

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

Introduction

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

who exercise the wrong choice, conceived as ‘flawed consumers’ in need of punitive state interventions (see for example, Flint 2003; Flint and Rowlands 2003; McIntyre and McKee, In Press). A relational approach which focuses on the mobilisation of various forms of capital does not however tell us much about how these low-income groups directly experience or consume housing on their own terms (Allen 2007). The literature on tenure has also tended to focus on the points of distinction between homeowners and renters, thus ignoring how experiences of homeownership vary quite significantly and reflect wider socio-economic inequalities in society. As Hanley (2007: 18) argues, class is only too visible in the geography of housing; the UK is “divided not only by income and occupation, but by the types of homes in which we live”.

Drawing on qualitative interviews with individuals who purchased their property through low-cost homeownership schemes, this paper draws on Nikolas Rose’s concept of ethopolitics in order to illuminate the contested nature of contemporary governing practices. The paper begins by outlining recent commentaries on housing consumption and tenure. This is followed by a discussion of low-cost homeownership in the Scottish policy context, and then the research methods used in the study. The substantive section of the paper concludes that there is evidence of localised resistance to dominant policy discourses regarding ‘normal’ housing consumption. Informed by a Foucauldian perspective on power, resistance in this context draws attention to the active agency of ‘governable subjects’ to think and act otherwise, and to subvert, challenge, and reinterpret the subject positions imagined for them by governing authorities. As the qualitative data from this study highlights, whilst interviewees’ recognised the importance of owner-occupation as a social signifier they did not necessarily regard social renting (or social housing tenants) as

‘problematic’ or an example of ‘flawed’ consumption. In contrast to popularly held negative stereotypes about social housing, they also were keen to stress the sector’s positive role, and justified their home purchase in terms of a perceived decline of the social rented sector (and not because of a preference for ‘ownership’ per se). This reinforces and builds upon previous research within and beyond the UK that low-income groups experience their homes and neighbourhoods differently to wider stigmatised discourses (see for example, De Decker and Pannecouke 2004; Allen 2007; Mee 2007). It also underlines the need to get beyond an analysis of governing rationales as manifest in policy documents, and to combine this with an analytical focus on the views, experiences and values of those being targeted by governmental interventions (see for example, Stenson 2005; Clarke *et al* 2007; McKee 2009, In Press).

Governance, Housing Consumption and Tenure

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

Building on these conceptual insights, Nikolas Rose (2000) traces the emergence of a technology of governance that seeks to regulate individual conduct with reference to dominant moral discourses of responsible behaviour. Rose has

labelled this new politics of conduct as ethopolitics. It is a project of rule that seeks to govern the ethical self-regulation of individuals in terms of fixed moral codes and aesthetic choices, or what Rose terms a “certain art of living” (2000: 1399). This opens up an important role for the market, for it is a mode of governing that renders citizenship conditional on responsible conduct understood in terms of acts of consumption (including housing consumption). Crucially, it is not just the ability to access the market that acts as a point of distinction and important marker of identity, but also the capacity of individuals to direct their own acts of consumption - which requires effort, education and the exercise of choice (Flint 2003). At the national level acts of governance seek to encourage owner-occupation whilst at the same time further reducing the social housing sector, and modernising what stock remains along market lines. Such themes are evident in the UK government’s housing policy paper *Quality and Choice: a decent house for all* (DETR 2000), and the more recent Scottish Government (2007) discussion paper *Firm Foundations* (for more detailed discussion see, Flint 2003; McIntyre and McKee, In Press). Both of these papers, through different policy vehicles, seek to promote and grow levels of homeownership, thus confining social housing to the role of a welfare-safety net. The effect of these policy and political discourses is the normalisation of homeownership as the preferred tenure of choice for the majority. As Flint (2003: 618) highlights, it is a technology of power that acts upon, “the identities of self and the invocation of desired self-conduct based around constructed moral norms of consumption”. In this context, consumption is a social signifier “through which the cultural competence and social position of the occupant can be expressed” (Allen 2007: 74). The advertising and marketing of particular lifestyles, cultures and aesthetics becomes crucial here, with those unable to exercise choice in the marketplace, and thereby dependent on the

state, stigmatised as “flawed consumers” (Bauman 1998: 38; see also Rose 2000; Flint 2003). Ethopolitics therefore represents a useful lens through which to consider dominant norms, values and definitions of acceptable and expected forms of behaviour. It illuminates the discourses, strategies and tactics deployed in governmental endeavours to regulate conduct, and in doing so, underlines the diffuse nature of power in society.

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

A focus solely on discursive strategies and dominant norms however tells us little about how individuals’ themselves feel about, experience and consume housing (Allen 2007). Consequently, the assumption of some Foucauldian scholars that technologies of governance automatically realise their effects has been strongly

criticised for disregarding the way in which subjects may be recalcitrant. After all, power's effects can never be guaranteed. As Rutherford comments:

Governing does not arise as fully realised project, but is debated, revised, fine-tuned and continuously in need of re-articulation ... These kind of insightful studies which examine how rule can go awry are invaluable – and too few and far between (2007: 300).

This suggests the needs for more face-to-face qualitative methods in order to gain a deeper understanding of the views and experiences of local actors, and thereby the way in which projects of rule can be challenged from below. Not only would this allow an investigation into the contested nature of contemporary governing practices, but also would permit a greater analytical focus on the active agency of governable subjects to challenge, resist and subvert the identities offered to them by government (see for example, Stenson 2005; Sharma 2008; McKee, In Press). It is important to note that Foucault (2003) rejects the power/domination binary that has predominated in the social sciences. He does not regard resistance as liberation from an oppressor; his analytical focus is more modest. Resistance for Foucault (2003: 138) is simply a way of conceptualising the “field of responses, reactions, results, and possible inventions [that] may open up” when governable subjects are faced with a relationship of power. A focus on the small, mundane manoeuvres at the micro-level reflects his productive view of power and ultimate belief that subjects are governed through their freedom and capacity to act. It is a mode of power that is at its most effective when agency is maximised. Within critical social policy, the ability of ‘governable subjects’ to modify, disrupt, reinterpret, or negate the intended outcomes of public policy has been long recognised (see for example, Clarke 2004, 2005, 2009; Stenson 2005, 2008; Marston and McDonald 2006; Clarke *et al* 2007; Sharma 2008; Parr

2009; McKee 2009; In Press). Indeed, a recent edited collection by Barnes and Prior (2009), entitled *Subversive Citizens*, draws on a range of empirical examples to illuminate the way in which political and policy discourses are neither monolithic nor permanent, but in fact unstable, contradictory and open to challenge from below. As Prior argues:

.... citizens are not ‘empty vessels’ waiting to be filled with the attributes and potentialities prescribed for them by dominant discourses. They respond to policies and engage with ... their own understandings of the situation, their own sense of what would constitute a just or unjust outcome and their own capacities for action, including alternative sources of knowledge. Such understandings and capacities on behalf of the intended subjects of policy introduce a destabilising or unsettling dynamic ... which thus involve a negotiation of meanings and a sense of openness about potential outcomes (Prior 2009: 22).

Uniting these authors is an interest in the which power can flow in “multiple directions” - it is not simply the property of “those who govern” – thereby enabling an analytical focus on agency, and the capacity of ‘governable subjects’ to decline the roles expected of them as citizens in specific policy contexts (Prior 2009: 26). As Flint (2009) indicates, these ‘subversive’ acts represent a challenge to governmental ambitions to regulate their values and behaviours, and are a visible manifestation of individual subjects rejecting their ‘responsibility’ to the state, and in some instances, their fellow citizens. It thus reflects the way in which citizenship is “both a contested status and a negotiated form of practice” (Prior and Barnes 2009: 192).

Building on existing theories of tenure, this study draws on the concept of ethopolitics to consider the success of governmental strategies in encouraging ‘normal’ housing consumption amongst low-income groups, thus carving open an analytical space in which investigate the empirical success of projects of rule. The focus on low-cost homeownership is significant and important. To date, the literature

on tenure has tended to emphasise the points of distinction between homeowners and social renters, thus ignoring how the market for homeownership *is constituted in fundamentally different ways for different groups*. It operates as a stratified hierarchy, amplifying already existing class and income differentials (Forrest 1983). It is a sector characterised by fragmentation and differentiation, where there is not one experience of homeownership, but multiple. The experience of marginal homeowners, and the housing choices open to them, is therefore qualitatively different to that of more affluent households, hence the desire of this paper to give voice to low-income groups. The burgeoning intermediate housing market, comprised of individuals who purchased their home through shared equity or shared ownership products, offers a useful context in which to interrogate these issues. The intermediate housing market is a transitional tenure between renting and full home ownership. Its role is to help marginal homeowners, and first-time buyers in particular, get onto the property ladder. Although numerically small, it is an important segment of the housing market given public policy commitments to affordable housing and tenure-mix (see for example, NAO 2006; SG 2007, 2010).

The Policy Context in Scotland

In Scotland, two-thirds of households are homeowners (SG 2009). Although the largest form of tenure in Scotland, levels remain lower than in any other UK jurisdiction.¹ Nonetheless, since 1981 rates of homeownership in Scotland have almost doubled (Foster 2006). This is largely attributable to the effects of the Right to Buy policy. Introduced in 1980, it enabled sitting tenants to purchase their council house at a heavily discounted price. One of the most significant housing policies of the last 30 years it had a profound effect in changing the tenure structure in Britain

(Forrest and Murie 1988; Forrest 2010; King 2010). Over the last decade in Scotland, the devolved government has however reduced the incentives and attractiveness of this policy (McKee 2010b).² Consequently, low-cost homeownership schemes have been used to extend access to owner-occupation by targeting public subsidy at particular socio-economic groups, including social renters³. They have also been an important aspect of social inclusion and community regeneration initiatives north of the border (McKee 2010a; McIntyre and McKee, In Press).

It is not just the level of homeownership that has increased since the 1980s, but also its price and affordability. Traditionally, Scotland has compared favourably with the rest of the UK in terms of housing affordability measures (Foster 2006). Pre credit-crunch, the average price of a house in Scotland in 2006 was £137,192; significantly lower than the UK average of £204, 813 (Wilcox 2007/08: 147). One of the legacies of the economic downturn has been a tightening of mortgage finance and an increase in the cost of borrowing, which has in turn made it much more difficult for first-time-buyers to get on the property ladder (CCHPR 2008; Stephens *et al* 2008; Williams 2010). To tackle the problem of housing affordability, and further grow levels of homeownership, the Scottish Government (2007, 2008) rebranded and simplified the existing array of low-cost homeownership schemes under the banner of LIFT: Low-Cost Initiatives for First-Time Buyers. This move was designed to make the schemes more accessible and understandable to potential purchasers, and was supported by a significant cash injection. LIFT includes:

- *Shared Equity*: this is the dominant model of low cost homeownership at present. It provides an interest-free loan to enable purchasers to buy a majority share in a property (normally between 60 and 80 percent) and become the legal owner. When the property is sold, both the social landlord

(who administers the scheme) and the owner receive their relative shares of the property's value. The scheme includes both new build and second hand properties sold on the open market.

- *Shared Ownership*: the older of the schemes it enables purchasers to part own and part rent a property. Shares are generally lower as compared to shared equity schemes (starting from around 25 percent), as are the income levels of purchasers. Shared owners pay both an occupancy payment to the social landlord who administers the scheme in addition to a mortgage.

The government's commitment to promoting the growth of the intermediate housing market has however come under criticism, with some commentators suggesting the need to rethink the rationale of promoting homeownership to vulnerable groups (University of Glasgow and Newhaven 2008; McKee 2010a; McIntyre and McKee, In Press). Despite the apparent limitations and problems of these schemes, they enable government to further extend the level of homeownership, and thus create responsible citizens who can enterprise their own lives and undertake 'normalised' acts of consumption.

Methodology

Research methods

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

and six shared ownership purchasers were interviewed. They were identified with the help of the local housing association that developed and administered the scheme.

Recruiting participants for this study was nonetheless a challenge.

Case studies

The study focused on shared equity and shared ownership schemes in the local authority areas of Glasgow and West Dunbartonshire, both located in west-central Scotland. These case study areas were chosen because of their higher concentrations of poverty and lower levels of homeownership than the Scottish average; although average house prices in these local authority areas are lower than the national average, they both have large social rented sectors which comprise over 40 per cent of the tenure structure. Because of this, low-cost homeownership was an explicit and important feature of the Local Housing Strategies in each local authority area (GCC 2005; WDC 2004). Tenure-mix is an important regeneration strategy in Scotland. It is a key policy vehicle for diversifying the tenure structure at the neighbourhood level, thereby attracting and retaining more affluent households, which is vital for the creation of sustainable communities. The interviewees were drawn from three areas, which have undergone significant housing-led regeneration in recent years:

- **Glasgow Greater Govan:** an established shared ownership scheme, where the properties take two forms. First, pre-1919 housing which was renovated and sold on a shared ownership basis. Second, new build tenement flats constructed in the early 1990s. Housing in this neighbourhood is predominantly pre-1919 tenements, supplemented by a mix of inter-war and post-war social and private development schemes. The neighbourhood has a higher proportion of social housing and a lower proportion of homes for

owner-occupation than the city as a whole. It experiences high levels of poverty and deprivation, and has undergone much recent regeneration.

- **Glasgow North East:** a new build shared equity scheme consisting of semi-detached houses within a small development that also includes social housing and private housing for sale. Located within a post-war housing scheme on the periphery of Glasgow, the majority of housing in the area is post-war tenements. The area has experienced high levels of unemployment and poverty.
- **Clydebank, West Dunbartonshire:** a new build shared equity scheme consisting of a self-contained development of tenement flats. Housing in the local area is predominantly terraced and semi-detached houses, with a significant number of flats also to be found. The area has a higher proportion of social housing and lower proportions of homes for owner-occupation than the local authority as a whole. There is significant pressure in the new build market because of the area's proximity to Glasgow city.

Whilst this study is based on a small and highly selected sample, this need not be a problem for the aim in qualitative research is to extrapolate on theoretical grounds, not on the basis of statistical inference. Qualitative findings are generalised by embedding them in an appropriate theoretical framework; it is therefore the quality of the theoretical inferences made that matters most when making the link from the one to the many. As Mitchell (1983: 207) asserts, "the validity of the extrapolation depends not on typicality or representativeness of the case but upon the cogency of the theoretical reasoning". To this intent, the aim of this paper is to further expand the concept of ethopolitics by drawing attention to the way in which policy and political

discourses of ethical consumption may be challenged, contested and re-imagined from below through the active agency of ‘governable subjects’.

Resident profile

The majority of the sample were female and in paid work. Participants were drawn from a range of socio-economic backgrounds, including professional occupations such as the police and social work; however half of the sample (7 of the 14 participants) earned less than £25,500 per year, with the tendency for those at the lower end of the income scale to be shared owners. Individuals had quite different housing histories, with those coming directly from the social rented sector forming the largest grouping (5 of the 14 participants). The sample also included two new households, which reflects the age profile at the younger end of the age spectrum. The majority of households were small, consisting of one or two persons, with length of residency ranging from two months to over ten years. Those who had lived in their property longer tended to be shared owners, for this is the more established of the two low-cost homeownership schemes.

Confidentiality

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

- Pseudonyms have been used and individuals assigned randomised names in alphabetical order;
- The name of the housing associations have been removed;
- Geographical areas are not identified at the neighbourhood level. Instead, reference is made to larger housing market and local authority areas.

Operating at this scale retains important contextual information, without identifying particular localities at the micro-level.

Creating the Ethical-Consumer: challenging dominant policy norms

Debates about the normalisation of homeownership are well documented. As Saunders (1990) widely cited study highlights, owner-occupation is strongly attributed to the financial security of asset ownership, and represents both an investment, as well as something that can be passed on to children and other family members. Moreover, it is perceived to offer a greater sense of autonomy, freedom and control, and create stronger attachment to the local area (see also, King 2010). Critics have nonetheless emphasised that there is little evidence of any ‘natural’ superiority of the tenure, and that this normalising discourse is in fact a social construction, which is imbued with power relations (see for example, Gurney 1999a; Ronald 2008). Tenure preferences are not created in a vacuum - they reflect judgements about the quality and type of housing provided in a particular tenure at a particular time - a situation created by state intervention in housing policy.

Despite the valorisation and normalisation of homeownership within housing policy agendas in Scotland, it cannot be assumed however that these political and policy discourses have necessarily created ethical-consumers who aspire to home ownership in order to enterprise their own lives and avoid dependency on the state

(Rose 2000; Flint 2003). As this qualitative study highlights, whilst individuals recognised the importance of owner-occupation as a social signifier they did not necessarily regard social renting (or social housing tenants) as problematic. By contrast, they were keen to stress the sector's positive role, and justified their purchase in terms of a perceived decline of the social rented sector (and not because of a preference for 'ownership' per se). This suggests that whilst ethopolitics is premised on the diffusion of self-regulatory modes of governance, there is a need to pay attention to how these governmental strategies play out on the ground, and the unintended, complex and uneven results that may follow. The possibility of resistance, and therefore the active agency of those who are the objects and subjects of governmental interventions, is therefore the key starting point of analysis.

Homeownership: the tenure of choice?

Interviews with low-cost homeowners would seem to contest the dominant policy narrative that owner-occupation is the preferred 'tenure of choice' for the majority. Individuals' emphasised that they purchased their property as a means to an end, as opposed to an end in itself. Whilst they recognised the additional benefits that asset-ownership offered (particularly the opportunity it offered for inter-generational transfers of wealth), their decision to purchase was primarily driven by a wish to exit the rental sector – not because of the perceived advantages of homeownership per se. Therefore, despite being evoked as ethical-consumers capable of demonstrating autonomous and responsible conduct by purchasing a home 'on the market', they questioned and challenged dominant policy norms which constructed homeownership as superior to renting. In doing so, they highlight the way in which subjection is forever a partial and uneven process. As John Clarke (2004: 8) has commented,

people do not necessarily come when power calls, for they “may not know their place in these summonings - not least because they have other places, positions and possibilities that allow, or even require, them to negotiate their ‘answers’”.

Far from positively embracing the ‘ideal’ of homeownership, interviewees’ explained their decision to become a homeowner in terms of a desire to exit the rental-sector, because of its perceived decline. For example, residents’ described problems with anti-social behaviour, as well as concentrations of poverty and worklessness, which caused clashes of lifestyle with those social housing tenants (like themselves) who were in paid employment. It was not however social rented housing as a tenure per se that was identified as problematic, rather it was the changing demographics of tenants entering the sector and the concentration of the poorest households in the worst housing estates - a situation created through deliberate government policies:

It was a lovely flat I was in and the neighbours were really nice ... but the housing association weren’t dealing with the anti social behaviour ... I think it’s got worse. I think often they don’t vet people. I’m not saying people with problems shouldn’t get anything, but I think there should be a responsibility and I think people should be made take that responsibility.

(Angela, 36-45 years old, shared equity purchaser, Clydebank, previously in social housing)

And where I was, I mean it was a nice flat and everything but it was a bit kind of rough to be honest ... One girl that lived in the street her son was walking his girlfriend round to the bus stop one night. And he’s not much different in age wise to my son. And he lost an eye. And I thought ‘oh no’. I couldn’t live worrying about my son walking to a bus stop you know .

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

Similar frustrations were expressed with regards to the difficulties in getting social landlords to undertake repairs, a situation Ravtez (2001) highlights has been

fuelled by increasing financial constraints within the social rented sector, and driven by central government:

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

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

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

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

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

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

Combined, these arguments highlight that it was these individuals' direct experience of the rental sector, and their subsequent desire to exit it, that prompted them to become homeowners – not the power of normalising discourses to construct

them as ‘flawed’ consumers and evoke ‘ethical’ consumption. Whilst policy discourses valorise homeownership, as it represents responsible self-conduct, and simultaneously pathologises social housing, because it necessitates passive dependency on state provision (Flint 2003), interviewees did not imbue the political discourse of ‘normalised’ consumption with the same importance. Moreover, whilst the importance of consumption as a signifier of the social success and cultural tastes of the individual is central to ethopolitics, the majority of households in this study were uninterested in the notion of climbing the housing ladder. They described feeling “satisfied” and “settled” in their home, and expressed no desire to sell their property in order to move onto “a bigger and better one”, with many expressing disdain for the hassle that such a strategy necessitated:

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

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

Not only do these arguments highlight the way in which norms are equally and organically driven from within working class communities, independent from elite narratives in dominant policy norms, but it also underlines the need for more research into our assumed knowledge about ethics, values, class and housing tenure. As Allen (2007) asserts there is a lack of research that endeavours to understand working class consumption of housing in its own terms, and which has class analysis at its core.

A symbol of success?

Participants' views were nonetheless complex and contradictory. Despite dismissing dominant discourses which promote homeownership as the 'tenure of choice', interviewees' nonetheless conceded that owning your home was perceived by wider society as a "symbol of success". Indeed, several interviewees' asserted that they personally believed that owning your own home demonstrated hard work and achievement, as well as a work ethic. This suggests housing consumption does indeed transmit a message about individual tastes, aesthetics and cultural practices as Rose (2000) suggests:

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

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

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

These moral undertones of responsible citizenship, which valorise owner-occupation, underline the self-evident and taken-for-granted nature of this normalising discourse of homeownership, which has been reinforced by both the media (Sprigings *et al* 2006) and the state (Kemeny 1981; Gurney 1999a). It is important to note however, that whilst tenure *was recognised* to be a social signifier, interviewees nonetheless rejected the problematisation of renters as 'flawed consumers' – an important dimension of ethopolitics as conceived by Rose (2000) and others. As one individual commented:

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

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

This resident, like many others, rejected the stigmatised stereotype commonly attributed to social housing, which demonises particular people, in particular places as problematic (see for example, Johnston and Mooney 2007). Ultimately, it was living in a nice home in a nice area that mattered most to this person, not tenure. This ability of householders to challenge and contest the problematisation of social renters as 'abnormal' and 'flawed' consumers further highlights the importance of considering the possibility of resistance to governmental strategies, for governable subjects can (and indeed do) follow logics other than those laid down in dominant discourses. As Clarke notes:

It is easy to read strategies, grand designs or interests as being realized in practice, but the regularity with which new strategies have to be invented suggests that reality is often recalcitrant (2005: 460).

Low-cost homeownership specifically targets households in the social rental sector. Their direct experience of 'being the other' would seem to be significant, for this study reported much less tenure prejudice than previous qualitative research has documented. For example Gurney's (1999a: 177) work with homeowners highlights how social renters are perceived by homeowners as 'abnormal', and deemed to lack pride and self-esteem. By contrast, the participants in this study placed a strong

positive emphasis on the welfare function of social housing and its role in providing affordable housing for those who could not afford to buy:

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

(Angela, 36-45 years old, shared equity purchaser, Clydebank, previously in social housing)

This represents a direct challenge to the popular image of social housing as a 'tenure of last resort', and further emphasises the way in which governable subjects may be sceptical and unwilling to embrace governmental prescriptions (Clarke 2004). In contrast to dominant narratives which construct social housing as 'dreadful enclosures', individuals talked positively about their memories of the sector, both in terms of their experiences of growing up in social housing, when the sector housed a wider cross-section of the population (Ravetz 2001; Forrest 2010), and also when they had personally relied on social housing because they could not afford housing in the private sector:

I think when you're young you don't understand the concept of it being a council house or a private house ... Certainly the [council] house I grew up in, it was a really nice street, was very quiet ... it was a quite sought after area.

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

The Scottish context is perhaps significant, for in the early 1980s over 50 percent of households rented from a social landlord, and even now, the sector continues to house a quarter of the population (King 2010: 69). Renting from a social landlord has therefore never had the stigma compared to elsewhere in the UK. Nonetheless, the

rejection of wider stigmatised discourses by low-income groups has been echoed by other researchers in the housing field. For example, research by Mee (2007) highlights how public housing tenants in Australia are very satisfied with the housing, and value its affordability, security and good condition. Similarly the work of De Decker and Pannecoucke (2004: 293) in Belgium highlights “no overall liveability problem in the social rented sector”. Combined, these research findings stress the importance of getting beyond popular and dominant discourses to consider the lived experiences of low-income groups.

Conclusion

Adopting a Foucauldian framework highlights the diffuse nature of power in society, and the way in which governable subjects are themselves inculcated in projects of rule. Power and freedom are not mutually exclusive; rather subjects are encouraged to self-regulate their own conduct in line with governmental ambitions. Building on these insights, Rose’s concept of ethopolitics draws our attention to the role of culture, taste and lifestyle choices in contemporary technologies of governance, especially the extent to which individual consumption practices are shaped and informed by dominant discourses regarding expected and acceptable forms of behaviour. In housing policy, it is clear that homeownership is now the tenure of the majority, and represents a normalised act of consumption, with social housing consequently stigmatised and reduced to a subservient role. There has however been little attempt to explore the relevance of these dominant norms for low-income groups, who have been targeted by the state and encouraged to become homeowners. This is a significant omission, because subjects are not passive and on the receiving end of power. By contrast, they can - and indeed do – challenge, contest, reinterpret

and subvert dominant norms of acceptable and expected behaviour. As the empirical data indicates, not only were individuals' sceptical of the negative discourses attached to social renting, but they were also keen to emphasise the positive merits and social benefits of the sector. Moreover, whilst they recognised the importance of owner-occupation as a social signifier, they did not support judgemental stereotypes of social renters as 'failed', 'flawed' or 'abnormal' consumers. Overall, this illuminates the contested nature of governing practices and the way in which governable subjects can be sceptical, disorderly and recalcitrant. As Foucault (2003) argues, the exercise of power is not possible without some possibility of escape or reversal. Understanding localised resistance through active agency in particular geographical and policy contexts is therefore crucial in adding to our understanding of contemporary technologies of governance. This paper is however only a starting point, and further research is essential. Crucial here, is a commitment to go beyond discourse analysis of policy narratives, and utilise research methods that give voice to the experiences, views and values of local actors. Listening to their perspectives highlights only too clearly the way in which power's effects are only ever partial, shifting and uneven, and that governmental interventions do not always realise their objectives in the intended or desired way.

* Since my abstract was submitted to this conference this paper has been accepted for publication in the journal of Urban Studies (forthcoming, 2012).

Endnotes

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

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

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

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

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

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