Shared Property, Shared Capital, Shared Values? The Danish *Andelsbolig* Housing Model in Transition

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Contents

Abstract

The *andelsbolig*, as a co-operative housing option in Copenhagen, has commonly been associated with a social democratic policy trajectory, reflected in the facilitation of inclusive, equal provision. In such a way, the model has represented a broader political strategy presenting housing as a 'social right' in both its limited-equity structure, and its traditional role as a collectively operated, shared ownership housing option (Lundqvist,1992:121; Mortensen and Seabrooke, 2008:305). This thesis serves to initially highlight the *andelsbolig* as emblematic of this social democratic narrative, in evidencing the model as an example of collective strategy underpinned by a rhetoric of solidarity and 'belonging' (Østergård, 1996; Andersen, 1991). Secondly, the model is presented as reflecting some of the more problematic assumptions underpinning this narrative and its subsequent policy implementation. In drawing attention to critical issues of exclusion and social stratification within Danish social democracy, for example, the research reported highlights an inherent contradiction between the role of the *andelsbolig* as an accessible form of housing provision and its current manifestation as a site of reproduced internal capital and privilege.

These tensions are furthermore contextualised within a Danish housing market increasingly under the influence of neo-liberal reform, a consequence of which has been new policy developments prompting the *andelsbolig* to align with more market-based measures, significantly undermining its role as a low-cost housing option. Given decisions to implement such measures are the remit of the models autonomous, self-governing associations, this thesis draws an interpretive focus towards the incentives, perspectives and decision-making practices of members themselves. In attempting to understand more fully the housing pathways (Clapham, 2002) of those who ultimately *produce* the *andelsbolig* therefore, it offers key insight into the models direction of travel towards a more liberalised housing form. Findings reveal key divergences between older members who view the *andelsbolig* as a long-term housing solution, and younger consumers who largely view the *andelsbolig* as a transitional housing option, providing a 'step on the ladder' towards eventual ownership. Positioning the research within broader debate surrounding housing and welfare, ownership and inequality, this thesis presents the *andelsbolig* as a site of tension, both in the way it operates and its ideological underpinnings. Contradicting its original objective as an inclusive social provision therefore, the thesis advances the potential of the *andelsbolig* as a gentrifying device, one which could prove instrumental in the increasing stratification of today's Copenhagen housing market.

Introduction

The *andelsbolig* represents a form of co-operative housing in Denmark, occupying one third of the housing stock in Copenhagen (Tsenkova and Vestergård, 2011). Designed primarily as an alternative form of ownership, such a tenure model promotes the collective financing, operation and maintenance of a residential property in which risk and responsibility is equally distributed amongst members of its association. In its role as a limited-equity, co-operative dwelling option, the *andelsbolig* has conventionally been associated with a post-war welfare agenda and the development of affordable, state facilitated housing provision. Its expansion during the 1930s, for example, was an outcome of the strong political ties between the social democratic party and the trade unions seeking to reform the housing sector to more fairly represent the needs of the working population, who were otherwise priced out of the private housing market (Power, 1993). In line with these demands, and subsequently supported by the state in the form of subsidy, development, and legislative frameworks maintaining share prices governing entry, the *andelsbolig* has since been viewed as representing such a housing solution. In-built regulatory guidelines against speculation and profit have furthermore represented key devices in the pursuit of an affordable, alternative form of provision, one which promotes the collective pooling of resources and costs. To this effect therefore, the *andelsbolig* has introduced an important dimension of housing autonomy outside of the problematic and divisive mechanics of the private market, in the shape of a self-financing, self-governing model.

Within the broader context of housing and its relationship to welfare, the *andelsbolig* has thus found itself positioned within the policy literature as a form of social provision, one which has commonly been associated with the social democratic objective of housing as a 'social right' (Mortensen and Seabrooke, 2008). Furthermore, in its internal operation being predicated on ideas of solidarity and collaboration, the model can be seen to embody a discernible 'cultural' narrative of participatory and inclusive provision, rooted in a historical tradition around the co-operative framework and its widespread employment in Denmark (Østergård, 1996; Birchall, 1997). Such narratives have more recently been subject to criticism however, particularly with regards to the assumptions upon which they are based, and the conflicting reality of how such policy mechanisms operate at ground level. An overarching and unproblematic sense of collective belonging at the root of both the social democratic agenda, and the 'politics of remembrance' that dominates discussion surrounding Danish culture, has more recently been drawn into critical debate regarding the extent to which access to certain forms of welfare have been contingent on particular ways of doing and being (Korsgård, 2008: 56; Olwig and Pærregård, 2011). Such critiques seek to ascertain instead who is encompassed by this collective, 'universal' provision, and who remains marginalised by it, serving to question the practical implementation of a welfare model so frequently regarded for its generous and inclusive provision.

In addition to such critique, there have also been notable shifts in Danish policy provision within the last decade, viewed as further weakening the social democratic cause. Increasing market-orientated reforms in areas of previously subsidized and extensive welfare provision, have taken root to such an extent as to arguably undermine the 'foundational legitimacy' (Klitgaard, 2007: 177) of the social democratic welfare state (Roemer and Straeten, 2006). A developing tendency towards privatised, consumer-led practice in the administration and operation of modern Danish

welfare services has prompted an increasing focus on the degree to which such strategies of equal provision are sustainable under the broadening reach of neo-liberalism (Cox, 2004; Klitgaard, 2007; Højlund, 2009). The rippling effects of these new measures have again been cause for concern, particularly in their divisive nature regarding access to newly competitive services. The question of *who* gets *what* and *how* reappears therefore as a source of increasing urgency with regards to the equal distribution of resources and fair routes of access to various forms of welfare provision (Hastings et al, 2014).

Contextualising such changes within a broader discussion of housing and welfare, particularly given the recognition of the role of the home as one of the most significant influencing factors in quality of life (Rowlands and Gurney, 2000), highlights the extent to which issues of access to this form of provision remain critical. This is especially evident in the case of home ownership and the marked divergences in cross-national approaches to its promotion. A tenure form which has predominantly been associated with marked economic and social advantage for those able to afford it (Conley and Gifford, 2006; Bridge, 2006), home ownership has also been identified as inherently connected to inequality and segregation within the welfare regimes that most strongly support its development (Norris and Winston, 2012; Williams, Nasiba and McConnell, 2005). Allowing the mechanics of the free market to dictate access to adequate housing has been shown time and again to be deeply flawed as a means of housing a population, rendering the methods by which states choose to incentivise this tenure-form a key area of investigation (Kemeny, 1995). In the case of Denmark, while predominantly considered an inclusive and comprehensive housing system in relation to more traditionally liberal welfare states, there has nevertheless been notable movements towards increasing home ownership incentives more recently (Dam et al, 2011; Mortensen and Seabrooke, 2008). These developments have moreover been accompanied not only by a growing attraction towards ownership as an aspirational tenure type in Denmark, but also an increased attitude towards ones home as a means to wealth in the form of investment and speculation (Rolnik, 2013; Skifter-Andersen, 2011).

The *andelsbolig*, in its role as an alternative tenure type, primarily introduced as a bulwark against such dominant housing forms and their divisive social effects, is introduced as a key signifier of these wider developments. This is particularly the case given recent policy developments which have prompted the movement of the model to align more and more with the mechanics of the private market. A number of measures introduced in 2001 that have since prompted significant shifts in the sector include; alterations to maximum share price limits, shifts from public to more speculative property valuation techniques, and new mortgage instruments introduced for *andelsbolig* members to accommodate subsequent rising prices (Mortensen and Seabrooke, 2008). Such developments have rendered the housing model increasingly expensive, particularly in the capital, as they accompany the rising prices of the private rental and ownership markets (Ervhervs- og Byggestyrelsen, 2006). Moreover, questions remain as to the viability of the *andelsbolig* model as an accessible housing provision, when one observes the distinctively middle-income demographic that these *andelsbolig* properties in central Copenhagen appear to currently represent (Skifter-Andersen, 2010). From the predominantly quantitative contributions that have characterised modern research into the *andelsbolig* model, it appears that rather than the lower-income groups it was designed to assist, the model currently reflects a notably

wealthier population of housing consumers (Ervhvervs- og Byggestyrelsen, 2006; Skifter-Andersen, 2010).

In light of such developments, the legitimacy of the *andelsbolig* model as an accessible, affordable form of housing elicits deeper investigation, one that speaks directly to issues of social democratic welfare and housing as a provision, as well as the encroaching reach of the market in such areas. As has been asserted within the housing literature however, it is not enough to simply recognise parallels between areas of housing and their broader state/market context, as has been the tendency of much of the empirical research in the field (Kemeny, 2001). Instead, a theoretical underpinning which introduces housing 'pathways' into sociological debate and addresses their inherent relationship to questions of agency and structure is suggested as way of better grasping the deeper implications of housing ourselves (Clapham, 2002). For Clapham, such pathways are identified in the routes individuals follow in their housing choices, critically taking into account the motivations, decisions and broader influences that punctuate such an experience (Clapham, 2002). Echoing the notable absence of such insight, Despres (1991) asserts the need for a 'more interpretive theory of the home,' one which acknowledges the home as both an experienced reality and a contextualised site of social, political and cultural influences and practices (1991:108). Responding to this, the following research seeks to recognise the role of the *andelsbolig* members themselves in such processes. *Constitutive* rather than simply representative of the *andelsbolig* (in the form of self-governing associations responsible for decision-making), this study cites the motivations and experiences of those on the inside as critical insight into the mechanics of such wider structural forces. Accordingly, the thesis presents the *andelsbolig* as a representative example of the inherent duality between the experiences and meaning making of individuals, and the role such interpretations play in reproducing norms, values and wider patterns of practice.

In employing an interpretative, phenomenological stance, simultaneously paying attention to the key internal structures of the model (in the form of rules and regulations for example), I will seek to gain a better understanding into the operation of the *andelsbolig* at the immediate, ground level. In doing so, this study will provide insight into the internal perspectives at play amongst *andelsbolig* members. This is in relation to the norms and values which have thus far underpinned *andelsbolig* living, and how these have diverged within the context of changing market dynamics. In more fully grasping the motivations, incentives and decision-making which represent the housing pathways of these *andelsbolig* members, the research will therefore be better positioned to understand the more complex and subtle implications of such perspectives on the models development and changing direction (Clapham, 2002). Furthermore, in understanding the relationship between such norms and their embeddedness within patterns of behaviour and practice (such as in informal and formal regulations), the research will seek to identify the multiple resources at play within the model, with attention to how these are utilised to maintain formal and informal routes of access for particular groups. Employing the theoretical framework of Bourdieu's four forms of capital, the thesis will identify the role of social, cultural, economic and symbolic capital (1984;1986) in the current operation of the model, in an effort to identify how the *andelsbolig* has more recently transformed from a social provision to a site of reproduced advantage. As such, the *andelsbolig* will be presented as a micro-example of the wider tensions currently playing out in debates surrounding the social democratic welfare model

and the role of housing in inequality, both in terms of inherited and reproduced capital, and a growing emphasis on free market thinking. In doing so, it will highlight how issues of exclusion, middle-class capture and marketisation have combined at the internal level to challenge the model both ideologically and in practice, and thus derail its course from alternative housing option to a device of gentrification, instead contributing to the 'middle-class ghettoisation' of inner-city Copenhagen (Abrahamson, 2005).

Overview of the thesis

The thesis is presented in 6 chapters. The first chapter draws together key strands within the literature surrounding the historical trajectory of the *andelsbolig*. These are then contextualised within debates surrounding a 'grand narrative' in Danish social policy and its perception in the literature, with a view to identifying a link between social democratic ideals of equality and solidarity, and an unproblematic sense of collective belonging. Chapter 1 then continues by addressing the underlying assumptions of the social democratic ideology and its service provision, with particular reference to cultural reification and exclusion, middle-class capture, and marketisation.

Chapter 2 then narrows the focus to look specifically at Danish housing and welfare, before introducing the *andelsbolig* and outlining its wider policy context. This chapter highlights evidence of an increasingly segregated housing market in Denmark (with particular attention to Copenhagen) in line with growing tendencies towards ownership and investment. An increasing propensity for viewing ones property as an investment asset is introduced, alongside an overview of home ownership and its social construction, highlighting the symbolic nature attached to this particular tenure type. These ideas are then drawn together and theoretically underpinned through the introduction of Bourdieu's four forms of capital, with particular attention being paid to the role and relevance of this theory for housing research.

Chapter 3 presents the methodological considerations directing the study and charts the research process, including the methods utilised and the issues encountered during fieldwork. This chapter begins by introducing the epistemological and methodological paradigm and its application to the study as an interpretative investigation, which recognises structural influence (with attention to structuration). It then outlines aims and methods in relation to the research questions, which is then followed by a deeper explanation of the fieldwork and analysis process. The chapter concludes with a recognition of the reflexive nature of qualitative research, and uses this opportunity to acknowledge some of my own values and influences during the projects undertaking.

The following chapter 4 is the first of two analysis sections. This initial section serves to outline the strategies employed to promote co-operation and collective responsibility in the *andelsbolig* model, underpinning these with a particular set of norms and values embodied within the models own 'grand narrative': *andelstanke*. Highlighting the connection between such normalised perspectives and the broader structural rules employed to reflect and maintain them, this chapter then demonstrates how particular forms of social and cultural capital (by way of networks and unwritten 'ways of doing things') are utilised and reproduced to maintain advantage within

associations. This is highlighted with reference to the internal transfer of apartments and the leveraging of resources in obtaining access and acceptance as a member.

Chapter 5 (the second of the analysis sections), draws attention to the opinions and responses of members in reference to the raising of the *andelsbolig* share prices, identifying an ideological tension between the original principles of the model and its current state. This furthermore highlights parallels with the internal operation of the model in reference to issues of participation and the replacement of collective effort with financial incentives. In such a way, the chapter demonstrates an apparent increase in a market mentality, drawing attention to a changing demographic between those identifying with the traditional collaborative model as informed by the *andelstanke* ideology, and a newer, younger demographic who view the *andelsbolig* as a transitional, investment opportunity. Alongside highlighting a growing necessity for economic resources, it further emphasises a shifting sense of ownership within the model (in terms of both profit and commodification of apartments) presenting this as a sign of a changing attitude which is more in keeping with symbolic connotations of owner-occupation.

Chapter 6 forms the discussion of findings and conclusion. Informed by the preceding analysis sections, this chapter provides a summary of key findings, before contextualising the results within the wider discussions introduced earlier in the thesis. Drawing together these elements, Chapter 6 pinpoints the *andelsbolig* as a site of tension, both ideologically (as part of a wider social democratic policy narrative) as well as internally between members. Here, the chapter revisits the divergence between older members who view the *andelsbolig* as a long term approach to housing themselves, and younger buyers who view it as a short-term plan encompassed in a broader set of housing choices. In light of such findings, the chapter concludes by looking at the future implications of the model and its role in the segregation of the housing market, in essence contradicting its initial purpose. Alongside this discussion, limitations of the current study are recognised and new avenues of inquiry suggested.

Chapter 1

Contextualising the *andelsbolig* in the wider 'grand narrative' of Danish history and social policy

This chapter aims to provide an historical and broader social context around the development of the *andelsbolig*: the early manifestation of co-operative principles which emerged during the 19th century, the 'fuzzy' relationship between the Danish state and civil society, and the social democratic underpinnings of Danish welfare and modern policy initiatives. With reference to current literature on Denmark, it will assert there to be a particularly salient theme regarding Danish national values and culture as representing ideas of egalitarianism and solidarity, ideas that have contributed to a 'grand narrative' (Korsgaard, 2006:147) of universalism and co-operation referenced in political and everyday rhetoric. However, this chapter will also aim to make clear the assumptions upon which many of these themes have been built, highlighting their problematic nature with regards to questions of culture, citizenship, exclusion, and the growing impact of the market. In doing so, it will aim to contextualise the broader climate through which the *andelsbolig* housing model can be viewed; one which has traditionally aimed to represent a social democratic ideology, but currently sees itself confronted with inherent tensions and contradictions that threaten to undermine its legitimacy.

The *andelsbolig* is a housing model that has a distinctive historical legacy in Denmark. The ideas of shared ownership, collective management and self-governance that inform its structure and operation reflect a broader tendency within Danish history, rooted in key moments and events of the past. Before exploring the model in greater detail in its modern setting, it is important to acknowledge the variety of factors that have combined over the years to create the environment in which such a concept could thrive. In doing so, a greater understanding of the policies and institutional practices that surround the *andelsbolig* can be achieved. The following section will therefore focus on providing an historical context through which to view the *andelsbolig* and its emergence as a popular housing option. It will use the model to demonstrate the parallels between the popular movements of the past, and how their driving ideologies have seemingly been reproduced in modern day Denmark. It will begin by looking at two contributing factors, often perceived as instrumental in the development of a collective mindset geared towards civic agency, local association and collaboration. The first is the *Andelsbevægelsen* (the farmer's co-operative movement) and the development of folk education and civic empowerment that accompanied it. The second is the role of the social democratic welfare state, seen subsequently to represent and reproduce some of the key driving principles behind such a movement, in the form of equality, solidarity and redistribution.

1.1 *Andelsbevægelsen* (The farmers' co-operative movement)

 Originally developed by the Rochdale Pioneers in the UK in 1844 (Hill, 2000), the co-operative idea was by no means exclusive to Denmark, and it was in fact the direct experience of this Rochdale model shortly after its inception in Britain that prompted a Danish clergyman, the Rev. Hem C. Sonne, to bring the model's template back to rural Denmark (Bernhard, 1951).The model was to find particularly marked success in Denmark however, expanding rapidly as a variety of

politically and culturally significant moments coincided in the country at an important historical turning point. The land reforms of the early nineteenth century, for example, saw the transfer of agricultural wealth from the ruling to the labouring classes, enabling a new class of farmers and small holders to own their own land (Jespersen, 2004). Aided by farmers credit organizations on ground-level, those needing added financial support were also included, ensuring the farthest reaching benefits of the reform and allowing all the possibility of financing their own co-operative associations, and taking control of their produce and wages (Campbell et al, 2006). Combined with a growing agricultural economy due to increased technological advancement and a competitive export market emerging throughout Europe towards the mid-late 19th century, the movement became rapidly widespread. Agricultural, industrial and trading capital was thus re-distributed from the hands of a few key businesses/owners to the labouring classes. Predominantly built around the production and trade of dairy and meat, Denmark's strongest exports at the time, the principles of the model were as follows (taken from Bernhard, 1951:630):

- Each member of the co-operative has one vote, regardless of the amount of produce delivered
- Membership is open to all producers,
- All members pay in an equal share and in doing so recognize equal liability for the activities and responsibilities of the co-operative
- The proceeds from the sale of the produce is divided in proportion to the amount of produce delivered
- Members bind themselves to a set period of membership (generally 10 years)
- The general assembly acts as the supreme authority within the co-operative

Counter-acting the economic disadvantage experienced by small-scale labour and produce, co-operatives combined resources and responsibility and in doing so, those involved were able to collectively enhance efficiency and quality control, as well as participation and profit-sharing (Power, 1993). The merit of this arrangement is demonstrated by the fact that almost half of all rural households in Denmark were members of consumer or producer co-operatives by the First World War (Birchall, 1997). The acquisition of new economic power for the famers also had the effect of dramatically strengthening their political muscle. Not only was the organisation of trade unions bolstered by the movement, but the prominent role that farmers and small holders played in Danish politics was solidified in the formation of *Venstre* (The United Left) in 1870, the farmers political party, which advocated free trade and liberal values, achieving particular success at the turn of the 20th century (Jacobsen, 1986).

An added element which was to strengthen and hasten the co-operative evolution during this time was the awakening of the folk high school movement, an intellectual campaign developed and championed by pastor, author philosopher and teacher, Nikolaj Grundtvig. One of the most influential characters in Danish history, Grundtvig's inspirational teachings and philosophy regarding the unique character of Danish civil society continues to be referenced and written about today (Jespersen, 2004). Emphasising freedom from religious and political dogma, Grundtvig was instrumental in mobilising rapid cultural development during the mid to late 19th century (Campbell et al, 2006), advocating liberalism, voluntarism, free association, and the development of civil society, ideals that were conveyed through the educational platform of the

Folk High school. Such institutions rose to prominence during the mid 1800s, with the first being established in 1844 (Stabler, 1987), growing considerably by the turn of the century, and continued to be an important feature of the modern Danish education system. Between 5,000 and 7,000 students every year attend one of the 70 folk high schools still in Denmark today (Højskolerne, 2014).

Predominantly geared towards the education of adults, and based on the concept of free education available to all regardless of background, the aim of the folk high schools was to provide an opportunity for personal development and the learning of practical skills in which religious themes of traditional schooling were replaced with themes of self-sufficiency, practical knowledge, collective responsibility and democracy (Michelsen, 1999). Grundtvig's objective was a 'rejection of strict classical education, rote learning and narrow privilege' (Power, 1993: 248), favouring instead a democratic environment in which students were encouraged to 'do' and 'speak' in order to learn (Michelsen, 1999). Intended as a resource for the people, from which the term *Folk*[1] is derived, one of the core intentions behind the movement was to 'raise village culture to a national level' through the formation of a set of values to be instilled in all citizens (Jespersen, 2004: 119). The result was an educational revolution amongst the adult labouring classes, and a further catalyst for action in the independent economic organization groups of farmers and workers into co-operatives.

With an educational foundation rooted in the principles of self-sufficiency, collaboration and participation, Denmark had found fertile ground for the rapid expansion and strengthening of co-operatives throughout the country during the latter half of the nineteenth century and onwards. The movement was so wide-spread in fact that Denmark has since been referred to as 'a co-operative commonwealth' (Howe, 1921) (a tradition that appears to have lasted, as Hofstede (2001) points out, from evidence that a significant percentage of Denmark's largest corporations continue to use the model). The extent to which the model was rooted in the everyday lives of the Danish rural community was noted by Peter Manniche in 1927:

> 'A farmer buys his goods at a co-operative store; he borrows money from a co-operative credit association; he obtains his seed from a co-operative seed supply, his fertilizers from the Danish co-operative manure association… when he wants to sell his produce, he sends his milk to the co-operative dairy, his pigs to the co-operative slaughterhouse.' (1927:222)

The marked success the model achieved in Denmark in comparison with other European countries around the same time, has been commonly acknowledged and numerous explanatory factors taken into consideration. These have included the economically favourable conditions mentioned above, as well as a comparatively gradual and moderate experience of urban growth, unlike the upheaval experienced by France, Britain or Germany, for example (Power, 1993). However, there tends to be an agreement within the literature that the model found a particularly salient place in Denmark due to a national mentality that was strongly sympathetic towards co-operation, participation, and self-sufficiency, displaying a 'conscious ideology of self-reliance' (Amin and Thomas, 1996: 259) and a 'distinct co-operative philosophy' (Birchall 1997:

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[1] *Folke-lighed* is taken to mean a mixture of popularity and popular democracy (Jespersen, 2004)

91) responsible for sustained and measured success during the twentieth century, where others were experiencing upheaval and fragmentation (Birchall 1997).

Acknowledging the ideological legacy of the Danish cooperative movement (Amin and Thomas, 1996; Jørgensen, 2002; Cox, 2004) provides an important historical insight through which to understand the emergence of a housing model rooted in the same ideals. The significance of the farmers' co-operative movement is still apparent within the ownership structure of the *andelsbolig* today. The *andelsbolig,* in its promotion of an accessible, self-governing shared ownership model, emulates the core principles of self-finance, participation and democracy that represented the key features of the early 1900s movement. Accordingly, the development of the *andelsbolig* demonstrates how such a system is implemented within housing, in which tenants invest in a share of the property, distributing the ownership and responsibility evenly between themselves, disentangling themselves from the unequal relationship of the tenant/private landlord, and encouraging a level of participation in their housing situation as a result (Nankervis, 1985). Similar to the farmers' movement*,* the *andelsbolig* members share the capital, simultaneously sharing the risk, and are therefore prompted to engage with the principles of joint responsibility, co-operation and solidarity.

Another of the most notable features of the co-operative movement was its decentralised form and its distribution of power into the hands of local people, a defining moment that saw the birth of an empowered civil society in Denmark. This is a tradition that has arguably been reproduced over the years, manifesting itself in the current processes of decentralisation in modern Denmark (Andersen, 2008). Local empowerment programmes, user-boards and legislative measures that have seen the increase in the economic independence of local authorities have been a key feature of the political structure in Denmark within the past two decades, providing opportunities for citizens to engage with authorities and governing bodies. Moreover, the relationship between the Danish state and its citizens is often understood as a particularly dynamic one, with attitude surveys repeatedly presenting Danish citizens as politically engaged and active individuals, keen to participate in a variety of associations and activities, and displaying high levels of satisfaction with their political and social system (Rice and Feldman, 1997). Viewed as a result of a long tradition of co-operation between central government and voluntary/interest organisations through generous subsidies and grants, association membership has remained perceptibly high, solidifying Denmark's international reputation for civic engagement (Ibsen, 1996).

The development of the more 'involved' citizen in Denmark has furthermore been conceptualised through a number of institutional programmes that have opened up opportunities for individuals to participate in and influence their everyday lives; the significant number of user boards set up within areas such as schooling, housing, care for the elderly and healthcare (Torpe, 2003) are just some examples of an ongoing promotion of 'active' citizenship within modern Denmark (2003). Again, within the literature, the modern tendencies towards participation have been tied to Denmark's political history, particularly with regards to the connection between the emerging mass social movements of the nineteenth century and the evolution of a democratic welfare state. This is to the extent that the Danish welfare development is still understood as having been 'captured' by civil society during this time (Andersen and Pløger, 2007:1358). Such an outcome was seen as due both to the rise of the social democratic party and its close ties with labour

unions and other self-governing organisations, as well as the strong rural community incorporated within the political system, which established a social and political counter-force to urban elitism at this point (Erikson, 1987).

In modern Denmark, the manner by which interest organisations fulfil their role in legitimizing and disseminating public policy is often cited as a reflection of this, in their acting as 'intermediaries' between citizens and the elite (Andersen, 2008). One example of this is in the operational management of modern Danish trade unions (Greve, 2004), to which approximately 70% of Danish wage earners belong (OECD, 2014). Adopting the Ghent model of voluntary insurance subsidized by the state, unions are responsible for distributing unemployment benefits to workers, playing a supportive role in finding work for the unemployed, and administering tax deductions for membership (Clasen and Veibrock, 2008). Such examples serve to create the image of a civil society at once autonomous and independent from the state, and at the same time entwined with state processes, present in its strategies, decisions and bureaucratic evolution. In contrast to the tension and upheaval that has characterised civil/state relationships elsewhere in Europe therefore, traditional representations and accounts of the Danish case have frequently portrayed a long history of mutual trust between the two, through periods of peaceful political transition and the implementation of legislative measures geared towards the freedom and autonomy of its citizens (Jespersen, 2004; Andersen and Pløger, 2007).This characterisation of a reciprocal relationship between them is most obviously exemplified by a universal system of welfare, reliant upon significant tax contributions from its people - one of the most distinctive aspects of the socially democratic welfare infrastructure - to which the focus will now turn.

1.2 Social Democracy and the Danish welfare state

Alongside their consolidation under the label 'Social Democratic,' Denmark, Sweden and Norway have also been collected in the comparative literature under other typologies such as 'Institutional-Redistributive' and 'Universal' (Johansson and Vinden, 2007; Abrahamson, 1999; Bay and Pedersen, 2006). Representing a discernibly unified approach to welfare and social provision, there are a number of reasons for the common inclusion of all three into such a singular distinctive category, with one of the most prominent similarities in their development being the conspicuous influence of the agrarian classes on the development of an inclusive and consensus based political system and welfare state (Lin, 2005). As noted earlier within Denmark, the labouring classes towards the end of the 19th century were an emboldened and recognised political force countering an elite hegemony and asserting their rights on a democratic stage (Jacobsen, 1986), a situation that was also paralleled at this point within Sweden and Norway (Lin, 2005). According to Christiansan and Markkola (2005), it has been this pronounced yet peaceful transition of the labouring classes to power and their inclusion into the political arena that is evidence of a concerted effort towards consensus, and is ultimately responsible for the strong and active labour market policies we see today in Scandinavia:

> '[Such] political cultures have been dominated by the will and ability to find peaceful solutions to political and social conflicts, not least symbolised by the basic class compromises between the trade union movements and the employers' associations which, in an international comparison, have enabled the parties in the labour market

to adopt an exceptionally powerful and autonomous position in the Nordic societies as a whole.' (Christiansen and Markkola, 2005: 11)

The manner by which these groups entered the political realm in their respective countries has subsequently been perceived to have had a direct and lasting effect on modern social policy in Scandinavia. Garnering electoral strength with extensive trade union support, social democratic parties in these countries managed to achieve political dominance from the turn of the twentieth century, maintaining this stronghold for decades thereafter (Arter, 1999). A bolstering force for democratic engagement, this transition to power has been seen as providing the stage for the labouring classes to enforce their own cultural ideas and norms into mainstream society (Lin, 2005), ensuring a plurality of needs and interests within society were represented. Similarly, in the case of the farmers' co-operative movement and the folk high school movement in Denmark, the parallel movements of popular enlightenment, producer co-operatives, and withdrawal from religious doctrine proved a stark representation of 'popular aspirations against the claims of established right and privilege' (Castles, 2009: 10), which was to set the scene for equality-centred politics. With the labouring classes experiencing relatively few obstacles with regards to their political and industrial organisation in comparison to other areas of Europe at this time, a mutual trust was able to emerge between the interests of the people and the role of the state (Birchall,1997). The legacy of this relationship can be found in the 'consensual governance' to which the success of the modern Scandinavian political system is often attributed (Alestalo, Hort and Kuhnle, 2009:7). Such a concept is commonly embodied in the well-established participatory routes for civil society to engage with governmental policy and decision-making (RDMFA, 2011), as well as an overwhelming preference amongst the Scandinavian countries for coalition governments (Lane and Ersson, 2002).

This goes some way into highlighting how a series of past developments have been viewed as attributed to a particular set of norms and values that point towards notable tendencies in modern social policy. The unity, integration and ultimate success of the Scandinavian labour movements of the late nineteenth and early twentieth century appear to have strongly legitimised an ideology and political objective towards equality and consensus, ideas with enough apparent longevity and influence to still be considered as 'socially embedded' within the Scandinavian psyche today (Jørgensen, 2002: 4). The ways in which these ideas have materialised in governmental objectives and welfare policies today have been varied and numerous. The large role of the state for example, through which extensive public provision and numerous tax-funded benefit schemes are administered, promotes the 'service-heavy' and universal delivery commonly associated with the social democratic welfare state (Jørgensen, 2002:125). Adopting a highly redistributive public social policy, with local and publicly funded service provision to attend to the needs of the population (Jæger, 2012), the Scandinavian model demonstrates significantly higher levels of public expenditure in its universal flat-rate provision than its liberal counterpart (Esping-Andersen, 1990). Wide-ranging high quality services are offered as a result, with these states spending almost twice as much on family and childcare services for example, as well as apportioning generous financial resources, as noted, to active labour market policies and training programmes (Ferrera and Hemerijck, 2003). Employment levels in the public sector are significantly higher also, as is the presence of women in the labour market due to comprehensive and subsidized childcare, as well as generous maternity and paternity benefits (Sainsbury, 1999).

Indeed, the egalitarian objective amongst the Scandinavian countries is underlined when placed in comparative context, for example when looking at the perspectives distinguishing the Anglo-Saxon (or 'liberal') model from the Scandinavian model. Whereas the former focuses on equality of *opportunity* within its welfare programmes (i.e. 'benefits only provided at subsistence level for those unable to survive the market' (Taylor-Gooby, 2001: 13)), the Sandinavian (or 'social democratic') model maintains a strong political focus on equality of *result* (Kautto et al, 2001) (i.e. social protection seen as a citizen's right and therefore all are entitled to same basic amounts (Ferrera and Hemerijck, 2003: 97).

Low poverty rates, low income inequality, high levels of gender equality in the labour market and an overall high standard of living have inevitably prompted a great deal of interest in the model from social commentators, policy analysts and economists alike (Kristian and Pedersen, 2001; Andersen et al, 2007; Kangas and Palme, 2000). Held in many ways as a beacon of egalitarianism and how it may be realised in the day to day administration of policy, social democracy in Scandinavia has presented to outsiders what many consider to be an empirical example of combined economic efficiency and broad social cohesion (Andersen et al, 2007; Guinan, 2012; Alestalo, Hort and Kuhnle, 2009). Again, reasons for this success have often been attributed to the wider narrative in Denmark surrounding the ideals of solidarity, co-operation and equality, to the degree that these concepts (and by extension the welfare state itself), represent the components of a particular value system that has been 'institutionalised' within Danish society (Cox, 2004:210). Examples include the degree to which Danish citizens comply with high tax contributions (48% of earnings, on average) (Skatteministeriet, 2011), in doing so effectively demonstrating both their collective support for the welfare state (Taylor-Gooby, 2001), and commitment to its longevity, as shown by various attitudinal surveys (Andersen, 2008). This has been intrinsically related to the extensive reach of the Danish welfare state with regards to redistribution, meaning that in principle, every Danish citizen can obtain access to these mutually funded resources, thereby maintaining a 'stake' in its survival. As highlighted by Jørgensen (2002) below:

> 'The welfare state not only intervenes from the outside; it has become part of people's lives, of their work and their families. For the majority of the population, interests are tied to the welfare state... Service is not a one-sided relation; the welfare state/municipality is a part of people's everyday projects' (Jørgensen, 2002: 135)

The inclusion of all citizens within one encompassing framework in order to reduce inequality has been noted in its bringing together of cross-class interests, as opposed to more targeted models which can 'drive a wedge between the short term material interests of the poor and the rest of the population' (Walter and Palme, 1998: 22). Similarly, within the Danish context, it is this 'institutional solidarity' in which all participate and benefit that sustains such significant tax commitments (Ferrera and Hemerijck, 2003: 98), again echoing notions of reciprocity between the state and its citizens in which 'social inclusion implies a contribution to society' (Taylor - Gooby, 2001: 13). As such, the universalist social democratic welfare state is frequently understood as being an explicit part of the Danish self-image, one which is often viewed with

pride in reference to widely held values and ideals surrounding reciprocity and solidarity (Jørgensen, 2002; Castles, 2009).

As such, the literature, language and political rhetoric surrounding the welfare state in Denmark arguably represents another critical element in the construction of a conspicuous narrative regarding Denmark and Danish national identity. Such is an overarching image that has repeatedly been highlighted in the surrounding literature, one which has fortified the image of a nation built not only from the compromise and co-operation of its peasant population, but unified in its efforts to achieve equality through a collaborative and socially democratic welfare state. This goes some way to demonstrating how two significant ideologies of modern Denmark have been rooted in historical moments of the past, and have since manifested as 'national' characteristics of an engaged civil society and redistributive social democracy. Moreover, these tendencies have often been present in numerous reflections on 'Danishness' and Danish identity (Østergård, 1996; Jenkins, 2011) suggesting a distinctive set of daily cultural norms and values that distinguish the Danish way of life, rooted somehow in this understanding of a 'collective' reputation and shared history (Andersen, 1991).

For Korsgård (2008) however, this tendency within Denmark represents less an historical inheritance than it does an 'active politics of remembrance,' a concerted effort amongst the population to develop and fortify a particular narrative that carries with it a vital element of belonging and identity (2008:56). Similarly, the construction of a mass shared culture is the subject of Smith's 'Stories of People-hood' in which he supports this notion; that the creation of an enduring community through narratives, stories and accounts of 'people-hood' can engender and inspire trust and belonging within a population (Smith, 2003:11). Such assertions therefore serve to moderate the blanket, unexamined 'truths' that seemingly accompany much of the literature and discussions surrounding Denmark, observing instead how and why such ideas come to fruition as 'grand narratives' (Korsgård, 2006:147). In doing so, the focus is shifted instead to the way such seemingly ahistorical accounts are constructed and reproduced, particularly with regards to how these can be reconciled with the multiple identities and cultural pluralities that constitute the modern nation state. As recognised by Andersen in his discussion of 'imagined communities,' the concept or phenomenon of national identity is not only pervasive, but is a cultural construct, one which elicits and requires a specific act of collective imagining (Andersen, 1991).

There are therefore a number of important considerations that highlight the need to recognise some of the more complex and plural narratives regarding the above account of a collective 'we' in modern Denmark, so frequently portrayed within the literature. Taking a more critical angle, the second half of the chapter will now make an effort to tackle some of the assumptions upon which this common conception of solidarity and equality rest, levelling these against the current political and social climate within Denmark today. In doing so, a number of themes will be drawn out to contend that Denmark is in fact facing numerous challenges to its conventional socially democratic image which serve to both undermine this 'grand narrative' and highlight some significant yet overlooked issues within Danish society. These are specifically related to a) the concept of solidarity and exclusion, b) the issue of 'national culture' and to whom this relates, and d) increasing market mechanisms at the individual and policy level.

1.3 'Solidarity' and the means to exclude

While the image of the universal welfare state presents the notion of an all encompassing safety net under which those less fortunate can find refuge and relief, it nevertheless appears the case that certain conditions exist in Denmark, with regards to those this actually includes. This has been made clear time and again with references to one of the most essential facets of the welfare state – solidarity, and its irrevocable connection to ideas of cultural homogeneity and 'sameness' (Sjørslev, 2011: 86). This assumption appears to rest primarily on the idea that at the time of its creation, citizens within social democratic welfare structures constituted predominantly homogenous populations, both culturally and economically, suggesting not only that the system is predicated on minimal social inequality, but also on identification with a set of cultural values that were, prior to the onset of rapid globalisation, confined to a 'native' population (Jespersen, 2004). The concept of any kind of ethnic singularity with regards to an entire population can of course be contested from a historical point of view (see: Danish 'historical amnesia' in Olwig and Pærregård, 2011), however there appears a general consensus amongst authors that until the 1980s, the population of Denmark was markedly uniform in terms of language and ethnic origins, relatively speaking (Jöhncke, 2011). These circumstances are now inevitably shifting due to increased international mobility and immigration, a change that has drawn Denmark and its application of social democracy into the spotlight. As a result Denmark has found itself conspicuously positioned in wider discussions about the welfare state and national identity and more concisely, the correlation between egalitarianism and nationalism (Gullestad, 2002).

Given the Danish social democratic welfare state is based on residence/citizenship rights rather than contribution based, this has strong implications for who is seen as entitled to social provision in Denmark, implications which are then often tied to more basic ideas of 'belonging.' More often than not, those who are seen to fall outside of this category are those who do not fit so neatly into the notions of shared history and cultural ancestry described above that have preceded such particularised ideas of solidarity, (namely non-native Danes) (Sjørslev, 2011). The underlying assertion here is that in order to benefit from welfare as a form of distributed social wealth, one must share and participate in a distinctive set of cultural rules which surround a perceived 'common' Danish identity. In making clear the manner by which one is meant to participate in such a way (with regards to language, social conventions, religious practices, for example), anyone outside of these conventions is therefore excluded (Gudrun-Jensen, 2011). A shift has occurred as a consequence, arguably from the use of solidarity as a term bolstering support of a welfare state to which all were institutionally bound, to one of exclusion and thinly veiled nationalism placing responsibility for problems of expenditure and support at the doors of 'outsiders.' Both the subject of social democracy and immigration have consequently been seen to stir up strong emotions within popular political rhetoric, and growing tension has surrounded the topic of national identity, the survival of the welfare state and its perceived 'threat' from the outside (Wren, 2001; Hatton, 2010).

Populist, nationalist political narratives have thus found a foothold within Denmark, a country that has experienced marked political mobilisation against multiculturalism, fast developing an international reputation as one of the strictest countries in Europe regarding its immigration laws (Olwig and Pærregaard, 2011). Such an attitude is not simply confined to the mainstream political

narrative, but can also be found amongst general perceptions of immigration with regards to welfare in Denmark and other social democratic countries, with studies of 'deservingness' commonly revealing immigrants to be considered as 'less worthy' of welfare spending than native populations (Van Oorschot, 2005). The tensions which unfold as a result, inevitably extend to everyday experiences of those wishing to establish themselves in Denmark, and the citizenship rights attached:

> 'In order to be accepted, [immigrants] must not only 'feel Danish,' they must also 'do Danish' in close accordance with a whole range of particular social and cultural demands of the welfare state' (Jöhncke 2011:35)

Such examples are made clear through the overwhelmingly assimilation-led rhetoric in multiple areas of Danish social policy and provision (Wren, 2001). Time and again, it appears that reference to the ancestry and cultural values highlighted in the preceding sections of this chapter are used as a means of distinguishing and demarcating lines between 'us' and 'them' in the discussion around integration in Denmark, finding particular gravity with reference to welfare expenditure and how one earns the right to be included within such a system. Thus, as asserted by Jöhncke (2011), the welfare system can in some cases be considered 'a tool for nationalist policies' (2011:32), serving to benefit some to the exclusion of others. In doing so, the alienation of, and discrimination against certain groups in Danish society is seen as justified and ameliorated within right-wing political rhetoric by the existence of 'irreconcilable cultural differences' (Gullestad, 2002:59) rather than less politically palatable references to more directly racist attitudes. The concept of national culture therefore emerges as a powerful tool for use in the debate surrounding integration and welfare in Denmark, manipulating the boundaries of citizenship to include a multitude of social and behavioural assumptions one must embody to be considered 'fully' Danish (Jöhncke, 2011). In light of ambiguous assertions concerning who is 'more' or 'less' Danish with regards to those who have been marginalised by such a narrative, the following section will alternatively attempt to shed some light upon those who supposedly *are* represented by and included within this 'national culture' concept. In doing so, it will identify some of the dangers of applying such blanket narratives to inherently diverse populations, particularly in regards to the reification and 'veiling' of socio-economic stratification within Denmark.

1.4 To whom is Danish 'national culture' referring? Social democracy and the Danish middle class

The concept of a 'national culture' is one which has been utilised frequently and across many disciplines to describe and explain a vast array of differences between states and peoples (Schwartz, 1994; Rossi, 1989). Reflected in the account above concerning Denmark, a significant body of literature has been devoted to the assumption that each country has a distinctive and identifiable culture that not only enables us to identify particular traits and patterns within its institutions, but that to some degree unifies and determines the behaviour and mentality of the populations within these set borders (Alestalo, Hort and Kuhnle, 2009; Johansson and Vinden, 2007; Taylor-Gooby, 2001; Bay and Pedersen, 2006) The popular and much-cited work of Geert Hofstede (1980) for example, has been an attempt to categorise a series of core elements or

'tendencies' existing within international institutions (such as 'uncertainty avoidance,' 'power distance,' 'individualism vs. collectivism'), to use as explanatory tools for cultural similarities and differences between countries (1991:35). In doing so, Hofstede treats culture as something 'implicit, core, systematically causal, territorially unique and shared' (McSweeney, 2002:91).

Emerging from the context of Hofstedes research and other bodies of work focussed on cultural typologies (Altman, 1992; Kristian and Pedersen, 2001; Andersen et al, 2007), Denmark has been characterised as socially democratic (as referenced earlier in the chapter), displaying high levels of gender equality, high levels of welfare spending, predisposition to coalition governments and progressive social policies, and low levels of inequality (Taylor-Gooby, 2001; Jowell et al, 2000). While undoubtedly useful for a number of academic purposes, typologies such as this can also be deeply problematic. As mentioned above, the plausibility of a 'systematically causal national culture' has been questioned and heavily criticised in its overwhelmingly limited and singular understanding of populations and their institutions (McSweeney, 2002:89). In prioritising such generalised categories as a way of understanding nation states, a multitude of complexities, contradictions and particularities are overlooked. Within the Danish context, a particularly relevant issue that can demonstrate such complexities is that of class and inequality.

With the universal redistribution of social wealth, the receipt of social benefits allegedly carries minimal stigma given these benefits are available to all (Einhorn and Logue, 2003), a policy premise which has long held up perspectives of Denmark as fundamentally anti-hierarchical and of a 'classless orientation' (Ladegaard, 1998:182). According to some commentators however, this is a popular conception that in fact does very little to reflect the reality of people's lives (Ladegaard, 1998). While it is common to draw comparisons with the more pronounced class divides that exist elsewhere in Europe in an effort to highlight the relative success of the Scandinavian countries, this has led to considerable neglect of the inequalities that do in fact exist within them. Jöhncke (2011) for example, asserts that despite a common perception of equality in living standards, what we are seeing in Denmark today is a more complex but nevertheless significant system of class stratification and social and economic inequality, of interest and import not only because it directly affects the lives of many, but also precisely because it exists within a welfare state predicated on social equality.

Social stratification, poverty and socio-economic disadvantage certainly still exist in Denmark despite its egalitarian image (Eurostat, 2015; Danmarks Statistik, 2015; Ladegaard, 1998). A particularly important finding with regards to inequality in social democratic welfare states has been identified in a recent study conducted by Shopek, Buchholz and Blossfield (2011). This relates to the common analysis and understanding of social stratification as associated with income levels and their taxation as part of a system of equalisation, whilst simultaneously neglecting the importance of *wealth* as a powerful social mechanism in mobility and quality of life (2011). Using a longitudinal survey dataset which included private wealth (for example in the form of savings, assets, property), the authors found that both Sweden and Denmark in fact represented those countries with the highest wealth inequality, despite being significantly lower when measured for income inequality. There are clearly significant benefits throughout one's lifetime that can be accrued and maintained through such wealth, for example its use as an insurance/buffer against temporary unemployment, and the means by which it can ensure the

economic well-being of following generations in the form of inheritance (Demsetz, 2002). Thus, Shopek, Buchholz and Blossfield (2011) raise the crucial point that wealth must be included as a vital variable in the understanding of social stratification, one that requires specific attention if we are to achieve a better and more accurate comprehension of social inequalities in modern society (2011:18).

A further prominent feature of the Danish system is the expansive middle-class that has benefitted substantially from redistributed welfare spending and direct access to numerous social benefits (Jöhncke, 2011). The quality of life and economic security embodied by this vast middle-class is conspicuously separate from an increasingly marginalised and socially excluded class of people with complex social problems, of whom immigrants and ethnic minorities form a substantial proportion (Blume et al, 2007). With regards to this topic, and as a means of delineating where such divides begin and end, authors have sought to establish workable definitions of what it means to be 'middle class.' The term has been characterised and defined in myriad ways, through analysis of income levels (Perotti, 1996), labour market stratification (Atkinson and Brandolini, 2011), professional standing, (Waquant, 1991), to level of education and specialist knowledge (Butler and Savage, 1995). For Ley (1994), there is a distinctive geographical identity tied to this cohort, demonstrating a particular desire to inhabit inner city areas (with figures suggesting significant resettlement patterns amongst the middle classes in older inner city districts, (Larsen and Hansen, 2008). This is combined with research suggesting that the urban environment is a compelling aspect of identity formation amongst professionals in the arts, media, academia and individuals as well as (and including) those displaying left-liberal political tendencies (Ley, 1994; Kharas and Gertz, 2010). Consequently, particularly within the larger cities, there has emerged a dominant liberal, intellectual, cosmopolitan middle-class, a population who are increasingly separate economically, socially, and now geographically from a new and 'precarious' proletariat (de Plessis, 2015).

As mentioned, the size of the Danish middle-class is often directly referenced in relation to the social democratic welfare state itself as an 'all-encompassing' system of redistribution with regards to education, employment and childcare, for example (Ferrera and Hemerijick, 2003; Sainsbury, 1999). Whilst frequently viewed as a positive effort towards a truly egalitarian system of welfare (Kuatto et al, 2001), these effects have also prompted a long-standing debate within social policy and related fields about the middle-classes as the predominant beneficiaries of the system (Bramley, 1997; Cheshire, 2009), a fact that has before been demonstrated by the 'above average per capita share of the total supply of benefits and services' enjoyed by this portion of the population (Bertram, 1988: 10). This phenomenon has received such attention that it has earned the term 'middle-class capture' (Bertram, 1988) and has been the subject of research and investigation, as well as prompting re-evaluations of the universal welfare system and who it most prominently appears to be serving (Hastings et al, 2014; Walter and Palme, 1998).

The nature of this advantage arguably takes multiple forms, many of them relating not only to economic advantage (Gal, 1998), but also to the strong political and social capital (a concept which will be discussed later on in Chapter 2) enjoyed by the middle-classes, which enables the development of strong associational tendencies, and a 'normalisation' of middle-class interests within political forums and service provision (Matthews and Hastings, 2013: 77). Developing on

the original work of Gal (1998), Hastings et al (2014) identify a number of 'channels of influence' open to this population that seek to understand more deeply the ways in which the middle-classes accrue and maintain advantage (2014: 205). These include access to various resources, such as education and specialised information (the 'knowledge channel') that within the realm of public policy and service provision affords the individual a more developed understanding of the way systems and institutions operate, thus empowering them with the ability to more successfully get their needs met (2014: 207). This also relates to a 'bureaucratic channel,' which recognises a common class affiliation between those in positions of power within public agencies and middle-class service users, contributing to a shared system of social norms that arguably serve to align the interests and motivations of both parties (2014: 208).

The examination of such advantages highlights how certain systems of welfare can be unbalanced at the point of implementation, despite the broader ideologies which seek to inform them. In the Danish case, for example, a socially democratic/redistributive model of welfare has been demonstrated in the above review to be exclusionary at times in its practice, in effect contradicting some of the core assumptions of equality and solidarity so often associated with this typology. This is particularly interesting given that discussions surrounding the model frequently refer to the idea of a Danish 'national culture' in which these ideals have been firmly embedded, seemingly rooted in a shared history to which most Danes are believed to relate (Gullestad, 2002). This is not only connected to ideas of culture with regards to integration of ethnic minority groups in Denmark, but also arguably relates to issues of class. This is an especially salient point given this 'politics of remembrance' (Korsgård, 2008:56) (as has been shown above) relies heavily on reference to the working class agrarian movements of the past through which concepts of solidarity are so strongly channelled:

> 'Solidarity had more than an instrumental value [in the early nineteenth century]– it also had a moral status that gave the working class claim to higher ethical values than the self-serving greed and avarice of bourgeois society' (Einhorn and Logue, 2003:283).

With greater attention being directed towards the experience of living in Denmark today, a more nuanced reality appears to challenge these blanket narratives. This is true not least in the ahistorical notion of an unproblematic shared mass culture, but also in the degree to which those who fall outside of this dominant 'national culture' rhetoric of co-operation, trust, equality and solidarity are overlooked, a process which arguably serves to 'veil rather than remove class as a structural principle' (Joncke, 2011:46). The degree to which hidden advantage and influence are able to operate within such a narrative supports this argument, as does the way in which an idealized image of traditional agrarian culture which is seen to engender a particularly working class ethos, is consciously evoked in reference to the present, to promote ideas of solidarity and consensus (Frykman and Löfgren, 1987). This phenomenon is arguably reminiscent of culture as 'mass reification,' an idea developed by Frankfurt School theorists Theodor Adorno, Max Horkheimer and Herbert Marcuse (Gartman, 2012). Although utilised in particular reference to capitalist culture, parallels can be drawn with the above concept of a grand narrative within Denmark, particularly one which promotes an ideology of equality and 'sameness.' For the Frankfurt school, culture legitimises class by obscuring it, in that it 'pertains its ideological

function for the class system by preventing any recognition of class differences' (Gartman, 2012:38). For the Frankfurt theorists therefore, 'culture makes classes unrecognizable by burying them beneath an indistinct mass culture shared by all' (Gartman, 2012:38). Invoking this assertion, the 'national culture' concept within Denmark can therefore be viewed as highly problematic. This is in the manner by which it not only neglects the experiences of inequality by members of the population, but serves to divert attention away from its impact being more directly addressed in the application of a narrative that 'obscures' issues of advantage and disadvantage, inclusion and exclusion.

While ideas of inclusion and exclusion have thus been addressed with regards to a number of more complex mechanisms at work, the political foundations upon which the Danish social democratic model has traditionally been based also appear to be under threat at a more open, conspicuous level. In the form of an increasingly neo-liberal agenda brought in by two separate decades of centre-right government, along with a more general shift towards more pronounced consumer behaviour and economic risk-taking, increased marketisation is presented as the third and final challenge to the social democratic grand narrative. Here notions of inclusion and exclusion remain relevant, as do ideas of consensus and collective endeavour so commonly cited as fundamental to the Danish welfare objective.

1.5 The increasing reach of the market

As demonstrated above, the social democratic ideology appears to have had a visible place within Danish policy-making and implementation. The development of an extensive, highly subsidized, universal welfare state and a strong emphasis on civic engagement and participation, highlight the key 'means' by which such values are said to be reinforced. Both of these features have been used within the literature on Denmark to symbolise a deliberate political strategy which has sought to minimise the influence of the market in favour of an enduring and far-reaching welfare state, one which is built upon incentives to participate within it and sustain it electorally (Svensson 1994). However, when looking at a number of the policies more recently implemented within Denmark under a centre-right government from 2001-2011, (followed by its recent re-election in June 2015), it is fair to argue that this traditional image is in flux at the direct policy level (Roemer and Straeten, 2006). Numerous changes, for example, include the liberalisation of public sector pensions (Greve, 2004), decentralised wage bargaining (Cox, 2004), reforms in unemployment insurance schemes (Klitgaard, 2007), and a growing tendency towards privatised, consumer-led practice within Danish welfare services (Højlund, 2009; Clarke, 2006). Similarly, the introduction of Structural Reform programmes have been argued to shift focus from a Keynesian welfare strategy aimed at regional equalisation, to an economic model promoting greater competitiveness between municipalities (Andersen, 2008).

Such developments have sparked renewed interest in Denmark's social democratic policy narrative and its sustainability under increasingly neo-liberal influences, prompting a marked external interest in many of the country's newer initiatives and what these symbolise from a broader political viewpoint (Greve, 2004; Madsen, 2004; Etherington, 2003). Some believe these policy changes challenge the 'foundational legitimacy' of the social democratic welfare state (as asserted by Klitgaard, 2007: 177). This refers, for example, to the aspect of universal provision

that relies upon collective public institutions (those that represent an active citizenry covered by broad social provision), who are therefore in the position to regulate and promote high standards of quality and procedure within these institutions (Rothstein 1998). As a result of increasing market-oriented reforms, it is argued that this could then lead to more pronounced social stratification, as these procedures will ultimately blunt the collective mobilisation of these groups. As summarised by Kiltgaard, 2007: 'the de-collectivisation of social risks and provision of social services... risk undermining the conditions upon which different societal groups are prepared to cooperate for social protection' (2007:173). Others argue however, that claims of increased liberalisation within Danish public policy are speculative and premature, given the decidedly slow and moderate nature of the changes occurring in many of the key policy areas (Green-Pedersen, Kersbergen and Hemerijck 2001; Cox, 2004). One such commentator, Cox (2004), suggests that the tentative manner by which such policy changes have been introduced, more accurately reflect a recognisable *resistance* to the market when placed in comparison with other European states. Using the example of Danish labour market policy, Cox instead claims such measures to be *pro*-active, in particular highlighting the strength of Denmark's 'institutionalised values,' which he asserts maintain a decidedly real and present bulwark against greater market freedom within the area of social provision (Cox, 2004:210).

The presence of two seemingly conflicting political ideologies of social responsibility and a liberalised market, and their ability to be reconciled within a traditionally universal welfare state, has drawn a great deal of attention to Denmark, particularly in the implementation of new programmes that appear to compromise the two. One notable example of this type is the Danish 'Flexicurity' employment model, an internationally recognised 'third-way' scheme combining low levels of employment protection with high compensation rates and highly funded active labour market programmes (Madsen, 2004:187, Rothstein, 1992). For some, such an alliance between the two models has proven to be successful, and afforded Denmark a unique 'hybrid success' with regards to its economic policy (Campbell and Pedersen, 2005). However, concerns have emerged as to the effect of these third-way schemes on the broader legitimacy of the social democratic model. Questions have arisen for example, as to whether this merging of principles signals a compromise too far, reflecting a tentative but none the less tangible approach to liberalisation, rather than any determined commitment to social democratic principles (Cole and Etherington, 2005). Similarly, amongst critics elsewhere, this renouncing of orthodox social democracy in favour of reconciliation with certain centre-right values has left many proponents of the model deeply pessimistic about the future of the model more widely, believing this path to lead to the inevitable consolidation of the left and the right into almost indistinguishable entities (Moschonas, 2002).

While such tensions continue between the political left and right, there has also been mounting interest as to the influence of more neo-liberal economic principles within everyday living. Beyond the political realm, numerous observers have noted the extensive reach of the market, and pointed towards a deeper, more intangible cultural shift that has accompanied the developments cited above (Meyer and Hinchman,2007; Sandel, 2012; Schor, 2002). One such assertion is that in a political climate increasingly geared towards private ownership and individual responsibility, the reaches of global capitalism are seen to be taking root within the

everyday life of individuals, increasingly drawn towards narratives of individual freedom, self-expression and private ownership (Jackson, 2013).

In accordance with this, Sandel (2012) has identified the last three decades as representing an 'era of market triumphalism' (2012:6) in which a growing support for the free market as the route to freedom and success has noticeably strengthened across the globe. This is paralleled by Schor's (2002) assertion of a 'new consumerism' in which she cites the 90's economic boom as representing a considerable shift in consumer practices, from a previously defined norm of 'comfort' to one of 'affluence and luxury' (2002:4). For Schor, this new consumerism is characterised by a 'constant up- scaling of lifestyle norms; the pervasiveness of conspicuous status goods, and of competition for acquiring them, and the growing disconnect between consumer desires and incomes' (1999:43). This is a disparity arguably reflected in the increase in consumer debt, credit-led accumulation, and a growing tendency towards financial risk taking (Khan, 2015; Ericson, Barry and Doyle, 2000).

A suggested by-product of this has been the encroaching of 'economic imperialism' into the smaller interactions of daily practices (Sandel, 2012:121). From the auctioning of healthcare, to purchasing the right to an education and even citizenship, Sandel argues that not only has this commercialization begun to permeate moral values, but has fundamentally altered the character of the goods and social practices that markets now govern (2012:120). This phenomenon is said to be pervasive in numerous areas of social life, transforming the 'product' in question into a commodity through the nature of financial transaction, such as in the case of citizenship, education and health (Watts, 2005). Furthermore, it is argued that far from operating as neutral mechanisms, markets actually embody particular social norms, ones that can consequently be altered and manipulated through the process of exchange (Sandel, 2012: 64). An example of this phenomenon can be found in Sandals' distinction between fines and fees, a case which highlights this moral dimension. A fine is considered to hold a particular function (e.g. to discourage and prevent a certain behaviour), thus carrying within it an inherent social value of what is considered acceptable and unacceptable. A fee on the other hand represents a neutral payment for a service in which moral judgement plays no part. Sandel's argument here is that the lines blur when a fine is repeatedly violated and viewed as a fee, without cause to consider the original purpose of why the fine was introduced. The moral dimension is overlooked in favour of convenience, over time changing the perception and therefore the nature of the payment (Sandel, 2012: 65).

Not only is this 'economic imperialism' believed to affect the nature of exchange and the moral dimensions we place on behaviour, but continues to be cited in reference to the manner by which we relate to and communicate with one another today (Kahn, 2015; Thorsen and Lie, 2014). Numerous studies cite the breakdown of social cohesion and democratic practice at the local level as being the result of commitment to growth and development in exclusively economic rather than societal terms (Hertz, 2003; Stiglitz, 2002; Coburn, 2000; Manktelow, 2011). The ubiquitous sales and purchase narrative through which our actions are subsequently mediated is, for some, directly linked to the transformation of 'citizens' into 'consumers,' a common theme within popular discourse surrounding deregulation and privatisation of public services, urban growth and development (Hudson, 2002:3; Hart, 2009). This is an observation shared by numerous commentators (Martin, 2002; Meyer and Hinchman, 2007: Hudson, 2002; Albert,

2003), many of whom see this collective lean towards neo-liberalism as responsible for the deterioration of social bonds and community-mindedness within modern society:

> 'Even without capital ownership, markets favour private over public benefits and channel personalities in anti-social directions that diminish and even destroy solidarity. They reward output and power, not effort and sacrifice' (Albert, 2003: 11)

This sense of weakened collective incentive is also highly relevant in terms of participation, particularly reflecting on the tradition of civic engagement so often associated with Denmark (Torpe, 2003; Andersen, 2008: Newton, 2001). The increasing privatisation of public services in Denmark, and the growing interest in consumer-led practice echoes this transition from citizen to consumer in a number of ways, both in the sense that such changes promote, as Klitgaard suggests, a 'de-collectivisation of social risks,' (2007:173) and in the re-routing of resources to those most economically advantaged. This then speaks to some of the particularly problematic aspects of public participation, and its role in the redistribution of power and resources, as opposed to a tool of empowerment and mobilisation that surrounds much of the rhetoric on participatory practices (Christens and Speer 2006). As highlighted in the above literature on middle-class capture, routes of participation can be simultaneously opened and shut to different social groups, depending on questions of resource and 'channels of influence,' a disparity which appears set to widen as a result of increasingly marketised social services (Hastings et al, 2014).

Furthermore, there is also some evidence to suggest that figures on high association membership and participation within Denmark (and the Scandinavian countries more generally) have more recently been rooted in an economic rationale. There is, for example, a body of research which suggests that while participation rates remain relatively steady with regards to statistical figures, the nature of this participation is varied and not necessarily equated with *active* membership (Selle and Strømsnes, 2001). As Dekker and Van Den Broek (1998) assert for example, this 'broad' voluntary sector associated with social democratic countries, which is so heavily celebrated as evidence of civic engagement (Rothstein and Stolle, 2003), is conversely characterised by low activity rates, despite numerous and varied memberships. One of the reasons for this, it has been asserted, is an increasing disposition towards 'passive' or 'chequebook' membership (Wollebæk and Selle, 2004; Maloney, 1999), denoting that financial support and contributions are replacing more immediate interaction within associations, and what's more, are fast becoming a 'rule rather than the exception' to active and everyday civic engagement (Wollebæk and Selle, 2004:235). Given that informal relations and networks, as above, have been conceptualised as the 'cement' that constitutes 'the basic fabric of civic society' (Trägårdh, 2007:141), this suggests important implications for this type of depleting association behaviour.

The way in which financial mechanisms appear to be furthering their reach (as in the above example), seemingly at the expense of social interaction and participation, supports the asserted influence of a new, increasingly marketised society. Correlations have also been drawn in the surge of 'high risk' behaviours, in which individual behaviours are beginning to mimic market dynamics (Martin, 2002) motivated by profit and speculation. The case of housing acts as a notable example here, particularly in the increasing tendency towards viewing ones home as a commodity and investment asset rather than simply a place to live (Rolnik, 2013), an issue addressed more directly in the following chapter.

While issues of consumption have with recent years tended to be more associated with individual empowerment and the consumer as the sovereign agent (Redden, 2002), there is therefore a strong argument to reintegrate such behaviours into a broader discussion regarding marketisation and broader social constraint. This would instead position personal projects of consumption (such as housing) more readily within the socio-economic distinctions that dictate and inform such behaviours (for example the distribution of income) (Schor, 2002). As has been demonstrated by the above critique, Denmark is not exempt from social stratification, rather subject to a specific manifestation of inequality which has arguably been obscured by other factors, inequalities which now appear to be fortifying in the wake of broader changes to the political set-up in Denmark. An insight into a housing model such as the *andelsbolig* therefore, one which has been built upon social democratic principles and now faces greater deregulation, will serve to highlight such motivations and patterns of consumption with regards to one of the most distinctive signifiers of wealth: the home. This is also particularly relevant in the connection between the *andelsbolig* and the Danish social democratic welfare state, and the attempt to understand more deeply how a provision such as this reproduces broader societal patterns. As asserted by Hastings et al (2014), beyond a blanket critique of welfare and its relationship within the market, there needs to be a more specified understanding of particular institutions and services and how they are distributed, namely: *who* gets *what* and *how* (2014: 205). In addressing some of the underlying assumptions around the accessibility and affordability of the *andelsbolig*, this research project will therefore seek to provide some insight into such questions.

This chapter has served to introduce some of the key devices within Danish historical and social policy development, using these themes to highlight how a model such as the *andelsbolig* has been given space to develop. As such, it has been shown to represent specific principles reflecting social democracy, solidarity, equality and co-operation. From the above review, it has been possible to ascertain a clear and ever-present narrative which encompasses these principles, one that has since been used to represent a sense of shared history and collective belonging within Denmark, particularly in the form of wealth redistribution and equality of access to social provision. Additionally however, a further purpose of this chapter has been to critically evaluate some of the assumptions upon which this narrative is based. In doing so, there has been a particular focus on the legitimacy of the social democratic ideology as implemented in practice in modern Denmark, utilising three main areas of critique; inclusion and exclusion, the obscuring of inequality, and the increasing reach of the market. Instead of assuming uniformity about the diversity and richness of national practices and institutions, these critiques have recognised a deeper issue of both constructed cultural narratives and subtle structural constraint. In bringing these areas of literature together, the *andelsbolig* will be presented in the thesis to follow as a micro-example of this broader ideological tension within modern Danish society; one which highlights how a broader national or 'cultural' narrative can manifest itself in the way an institution is organised, experienced and reflected upon, and one which can simultaneously serve as an acute example of the tensions and contradictions within such narratives. Before doing so however, a better understanding of the wider Danish housing market is required, so as to more helpfully contextualise the distinctive developments within the *andelsbolig* in recent years. This will be the focus of the following chapter.

Chapter 2

Sharpening the focus: Danish Housing

This chapter narrows the focus to look specifically at Danish housing and welfare, introducing the trends and tendencies that have traditionally characterised this area of provision, as well as identifying more recent developments currently prompting debate within the literature. Such developments are then reflected upon with reference to broader sociological insight into the social construction of home ownership, and the increasing propensity for viewing ones property as an investment asset, highlighting a more recent symbolic value embedded within this tenure type. In drawing these themes together, the following chapter serves to then outline the wider socio-political context within which the *andelsbolig* is currently operating. This then provides the basis for the introduction of the *andelsbolig*, its key features, and its place in the Copenhagen housing market. The ideas introduced within the chapter are finally underscored using Bourdieu's four forms of capital (1984; 1986), accompanied by an assertion of the key relevance of this theoretical framework for housing and its interpretive investigation.

2.1 Trends and developments within the modern Danish housing market

Within the comparative literature, Denmark often emerges as having a housing policy geared towards high public provision, high quality and extensive state subsidy (Cole and Etherington, 2005; Jensen, 1998; Erlandsen et al, 2006). In both its institutional structure and its tenure patterns, Denmark finds itself grouped into typologies or regime types that represent marked government intervention within the context of diverse ownership options, accessible social provision and regulation of the private rental market (Kristensen, 2002; Andersen, 1994). One such example of the way housing policy in Denmark is typified, is in the distinction identified by Kemeny between two international housing systems: *dual* and *unitary* (1995). Primarily geared towards high levels of home-ownership, dual housing systems (such as USA, Australia, Italy and UK) are often characterised by private, unregulated and unsubsidised rental sectors and favourable tax benefits for home owners (Kemeny, 1995). In contrast, unitary housing systems (such as Germany, Sweden, the Netherlands and Denmark) represent what Norris and Winston (2012) refer to as 'tenure-neutral' housing objectives, in which housing policy is aimed towards evenly administering a high degree of governmental support across multiple tenure forms, with the purpose of stabilising the private market and enabling routes of access to affordable dwellings (2012: 130). In line with this, Denmark has often been perceived as combining a high standard of quality with broad and inclusive policy measures, key factors that have been used to explain the reduced housing shortages and social problems experienced by Denmark in comparison to some of its European counterparts (Boligministeriet, 1999; European Parliament, 2011).

One example of such a broad approach to tenure forms has been the introduction of various ownership possibilities which has enabled many citizens the opportunity to tailor their housing needs to their individual circumstances (Boligministeriet, 1999). Diverse in terms of architecture and tenure form, a common theme of shared ownership and collaborative design has arguably represented many of the housing options available, particularly those in central and surrounding regions of Copenhagen. From notable forms of university housing and other educational

institutions where students share kitchens and meals, communal areas, cleaning and cooking responsibilities, (e.g. *Tietgenkollegiet* in *Ørestad*), to retirement homes and assisted living schemes where these shared activities continue to be a feature of later life and subsidized care (e.g. the *Mariendalsvej* Copenhagen, Zahle), it is common for a citizen to encounter such collaborative possibilities at least once in their housing career. This reputation is again bolstered by the growing popularity of independent housing schemes such as co-housing in Denmark which in themselves represent an area of significant international interest, from both an architectural point of view, and in terms of the perceived social benefits promoted by their design (Wooley, 1994; McCamant and Durrett, 1994).

Within the public sector, the Danish social housing model is another area that has received attention, in particular with regards to the extent of its provision, the universal nature of which is reflected in the Danish expression for social housing: *almennyttig*, meaning 'for all' (Jensen, 1998: 131). Reflecting its development under a social democratic stronghold (1924 – 2001), social housing in Denmark has since been promoted as a citizenship right and, as a consequence, access to housing for those in need has been administered in the form of extensive high quality provision, made available through both non-discriminatory waiting lists and individual subsidies (Engberg, 2001). Subsidies are divided into two types (rent allowances and rent subsidy) and can potentially cover up to 60-75% of rent based on a set of objective criteria (OECD, 2009). Administered by local authorities, these subsidies are then refunded by the state, amounting to 0.7 and 0.4% of GDP expenditure respectively (Erlandsen et al, 2006). Unlike the more targeted approach utilised by the dual housing systems (such as in the UK, for example), such a system therefore accommodates a broad variety of socio-economic backgrounds. This is believed to be an important factor in its continued public support, i.e. its contribution to the perception of 'joint housing consumption' amongst the population, where all are offered the chance to benefit rather than a chosen minority (Kristensen, 2002:255).

Beyond these two examples of tenure variety and public provision, a theme of access to adequate and affordable housing has also been demonstrated within the private housing market. Traditionally, Denmark has had a limited and controlled private rental market, with rent legislation strongly in favour of the tenant (Andersen, 1994), and 87% of its private housing stock under the Housing Regulation Law (Erlandsen et al, 2006). Private landlords have been highly restricted with regards to what they can charge, as well as being subject to high taxation. Unable to inflate prices due to increased demand for housing, landlords have been expected to work within a 'cost-based' rent approach as opposed to more speculative market measures (Munch and Svarer, 2002). Such regulatory mechanisms within the private market once again present an image of a housing system that diverges from the more liberal or 'dual' housing systems of the USA or UK, where private landlords enjoy the freedom of property speculation and subsequent profits accrued (Hulse and Burke, 2001), and highlights the degree to which multiple tenure options (in this case private rental) have been kept accessible to the population.

It is the combination of these factors; extensive public provision, regulation designed to maintain accessible private housing, and a variety of housing options, that has created the impression of a Danish housing market and policy trajectory as geared towards principles of inclusiveness and shared capital. Whilst the home ownership rate in Denmark still remains significant at 51.8%

(European Commission, 2011), the availability and accessibility of alternative forms of housing able to challenge its dominance, are seen to represent a more varied tenure perspective with regards to housing provision (Kristensen, 2002). Such a perspective is arguably tied up with a number of assumptions connected to home ownership, not least evidence within the comparative literature that correlates home-ownership prioritisation within welfare systems with 'minimal state intervention into inequitable social and market outcomes' (Conley and Gifford, 2006:60).

Indeed, the relationship between high levels of owner-occupation and social inequality is something that has been well-established (Williams, Nasiba and McConnell, 2005; Saunders and Williams, 1988). Associated with a more liberalised, individualist agenda, such as is represented in the US and the UK, home-ownership is viewed as part of a deliberate policy strategy for economic development focused on wealth and investment (Rohe, McCarthy and Van Zandt, 2002). However, such a focus on freedom and the security of private property in the context of rising purchase prices, transaction costs and high risk, has meant a significant disparity between those who have the available resources for this form of tenure, and those who are systematically priced out of the market (Rohe, McCarthy and Van Zandt ,2002). In contrast, Denmark's 'unitary' housing policies are viewed as lessening the impact of these mechanisms through an opposing political strategy, instead promoting 'collectivist solutions' to social problems in the form of regulation and access (Norris and Winston, 2012:130). This trajectory is seen to be so ingrained into Danish housing policy that affordable and accessible housing has been conceptualised in the literature as representing a 'social right' for the citizens of Denmark (Lundqvist,1992:121; Mortensen and Seabrooke, 2008:305).

However, there has been some debate amongst academics as to the continued relevance of such a 'social' agenda within Danish welfare policy, especially in reference to the now tangible effects of policy changes implemented since the late 1990s (Cox, 2004; Greve, 2004; Andersen, 2007). Such discussions have questioned the use of 'path-dependency' (Pierson, 2004) as an accurate way of understanding the policy trajectory of welfare states, particularly in light of arguments claiming Denmark to be resistant to change, in the form of increased privatisation and competition within public services (Bengtsson and Ruonavaara, 2010, Cox, 2004). From the understanding of path dependency as the 'entrenchments of certain institutional arrangements' and the consequent patterns that follow in terms of policy and practice (Levi, 1997:28), the previous chapter has introduced how Denmark has been commonly aligned with a social democratic route of development. For Andersen (2007) however, there have been key institutional and multi-dimensional changes that have occurred within Danish social policy, especially since 2001, that have suggested a move towards the expansion of competition and free choice within welfare production. Such changes, predominantly in the form of modernisation programmes, have been overseen by a liberal-conservative government in power between 2001 and 2011, and collectively represent examples of both incremental and transformative reform (2007: 40). In light of these changes, Andersen claims the continued reliance upon a policy trajectory led by a 'social' imperative in Denmark to be misguided, and in doing so exposes the tendency to associate policy systems with a form of path-dependency to important critique. In this case, the 'stickiness' or 'resilience' of the Danish welfare state in regards to its policy direction

can be called into question, which thereafter promotes a more critical approach to the changes currently implemented and their potential ramifications (2007:40).

Taking such a viewpoint into consideration, recent reforms in Danish housing policy serve as an example of the way in which conventional welfare narratives (in this case housing as a 'social right') can be subject to transformation and change. This can be seen not only in the more recent mitigation of subsidies within the social housing sector, and the diminished responsibility of the National Social Housing Organisation (Vestergaard and Scanlon, 2007), but also in the private rental market. Examples include the increasing adjustment of rent indexation to consumer price inflation, encouraging higher pricing in the Danish rental market from the beginning of the 1990s, and the removal of rent controls for newly built developments causing surges in prices in certain segments of the market (Dübel et al, 2006: 80).

Moreover, a once highly regulated mortgage market in Denmark has seen increasingly liberalising measures, with home ownership incentives in the form of mixed-rate loan options and property tax freezes coming into play in 2003 (Mortensen and Seabrooke, 2008). As a result, the Danish housing market saw a significant rise in house prices following the economic upswing from 2004-2006, with house prices up by 71% in the first quarter of 2007 (Dam et al, 2011), particularly in Copenhagen, the area home to the wealthiest cohort of the population (see image 1.1). This upswing then peaked in 2008 before falling to its lowest (as a result of the global economic crash) in the second quarter of 2009 (cf. 2011), with the most significant price fluctuations again found in the capital, before settling in the last quarter of 2009 (see image 1.2). Approaching the peak of this economic upswing, the population saw substantial increases in disposable income (in Copenhagen especially), which when combined with the increased flexibility in home financing options newly introduced, served to dramatically inflate house prices (Dam et al, 2011). This ultimately introduced a cycle of profit and risk that for Rolnik, represented a deepening global trend towards broader financial deregulation in national housing systems, in turn encouraging a 'commodification' of housing (Rolnik, 2013: 1058). The home was thus becoming viewed as a financial asset and the benchmark of private capital (Schwartz and Seabrooke, 2008). The increasing tendency for states to withdraw regulatory structures in favour of stronger market-based housing finance has therefore arguably supported a growing predilection for viewing ones home as 'an investment asset within a globalized financial market' (Rolnik, 2013: 1058), in turn highlighting a potential shift in perception of the home and its role (a topic explored in more detail later in the chapter).

Image 1.1 *(Source: National Statistical Yearbook, 2012)*

AVERAGE FAMILY INCOME IN MUNICIPALITIES IN DKK. 2010

DKK 380,000+
DKK 350,000 - 379,999
DKK 320,000 - 349,999
DKK 290,000 - 319,999
DKK 0 - 289,999

GREATER COPENHAGEN
CENTRAL COPENHAGEN

© NATIONAL SURVEY & CADASTRE

Image 1.2 *(Source: Danmarks Statistik, 2015)*

Price index for property (2006 = 100) by property category and time.
Capital Region. (Index)

Single family homes   Owner occupied apartments in total
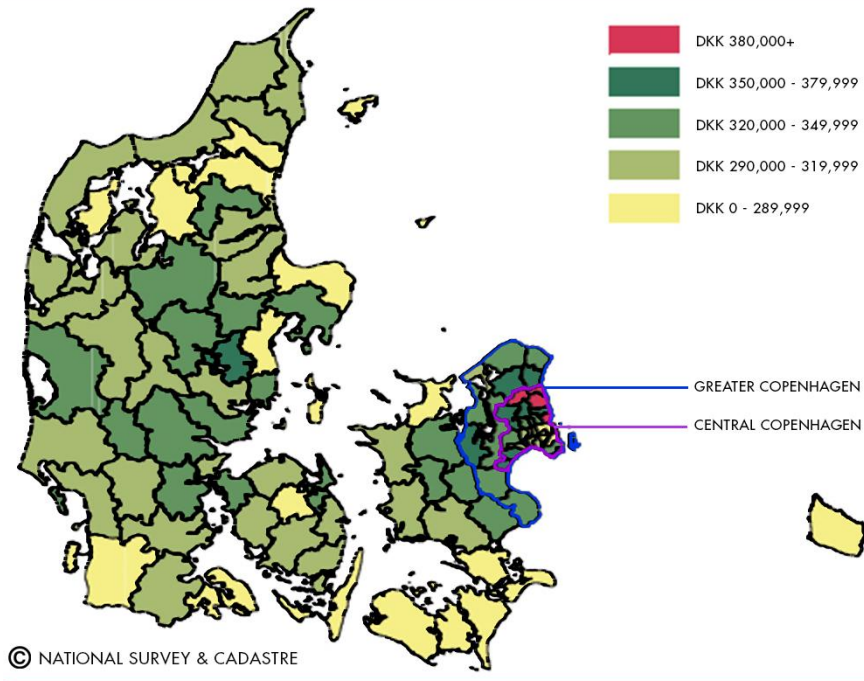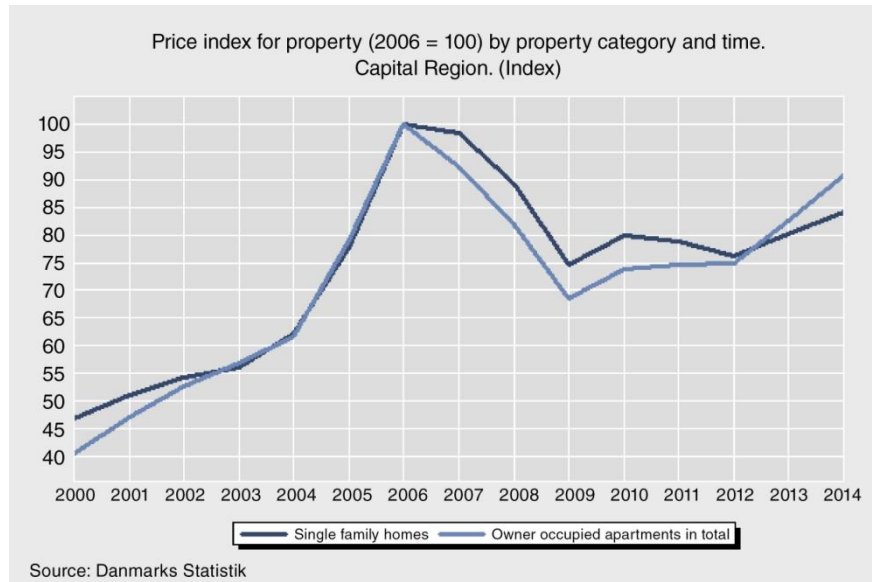
Source: Danmarks Statistik

During this time, an effect of rising house prices in the capital has been increasing polarisation between those who own a home and those who are unable to do so, due to the price difference

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in moving from the rental sector to owner-occupation (Abrahamson, 2005). Simultaneously, new initiatives in urban redevelopment policy has led to the gentrification of neighbourhoods previously occupied by the working classes, driving up prices further and leading to the growing tendency for 'middle-class ghettos' in Copenhagen (Cucca, 2012; Abrahamson, 2005:13). This widening housing gap has also had a pronounced effect on the ethnic composition of the city. Given the majority of labour migrants tend to choose major urban areas to reside, these groups tend to be over-represented in Copenhagen and the surrounding suburbs, more so than the rest of the country (Skifter Andersen, 2010). However, despite their clear presence in the capital and surrounding suburbs, these groups remain noticeably marginalised within the Copenhagen housing market (Andersen and Winther, 2010). Research has shown that many of these groups (particularly the non-Europeans) are more likely to experience socio-economic vulnerability, social exclusion and increased difficulty in accessing the labour market and education services than their native Danish counterparts (Olwig and Pærregård, 2011; Cucca, 2012). Inequalities already present within Copenhagen therefore, have led to conspicuous spatial segregation in the city in terms of housing, with immigrant populations over-represented in social housing provision, and seemingly 'shut out' of other housing options (Andersen and Winther, 2010).

Such examples of growing polarisation and segregation within the Danish housing system as a response to new liberalised measures, appear to support the previous assertion of a link between patterns of home-ownership and increased inequality (Rohe, McCarthy and Van Zandt, 2002). Representing a newer policy initiative premised on individual economic rights – particularly the right to private property, changes such as this therefore not only serve to question the traditional Danish approach to housing as a key facet of welfare provision, but potentially signal an important sea-change in attitudes within Danish society as to the role and function of the home. As suggested by Kemeny (1992), the extent to which the home represents a significant investment for households, and the increasing influence home-owners are afforded on the housing market, may well affect wider policy preferences, having 'profound implications for resistance to, or acceptance of public collective intervention' (Kemeny, 1992, quoted in Conley and Gifford, 2006: 60). If it is the case then that housing in Denmark is being transferred from the realm of state provision to more readily follow the privatised interests of the individual, there is therefore a need to investigate further into the incentives and preferences for such a tenure-form, in order to establish an understanding of the apparent attitudinal shift taking place. In an attempt to shed some light on this matter, the following section will give a brief overview of some of the key contributions from the sociology of home, which has sought to understand more fully the motivations behind home ownership.

2.2 The social construction of home-ownership

While quantitative studies have enabled the comparison of home-ownership rates worldwide (Fischer and Jaffe, 2003: Shiller, 2007), more qualitatively led research has sought to understand the tendency towards this tenure form from the point of view of the consumers themselves. Here, home ownership has often been linked to ideas of security, status and identity (Hiscock et al 2010), suggesting that beyond a simple housing option, this tenure form has been imbued with an 'ontological significance' that extends beyond a basic dwelling, to inform our life-world

and perceptions of what a home should represent (Dupius and Thorns, 2002). A gateway to financial opportunity, a site 'free from the surveillance' of the contemporary outside world (2002:24), and a permanent place of belonging (Rohe and Stewart, 1996), the owning of one's home is seen as advantageous, often highlighted in comparison with the insecurity of private renting (Husle and Burke, 2001). In the study of this particular tenure-form, authors have attempted to acknowledge the multi-dimensional status of home in an attempt to draw out the various meanings and values that lead us to view home-ownership as the ultimate goal in our housing careers (Somerville, 2009; Gram-Hanssen and Bech-Danielsen, 2004; Skifter-Andersen, 2011). In doing so, such work highlights how a desire for home-ownership is informed and constructed by a complex system of culturally and socially located meanings, as opposed to being the outcome of some inherent natural disposition (Rowlands and Gurney, 2000).

One of the most common value-associations in this area is the home as a form of security (McCarthy et al, 2001), related to a large degree with the substantial economic benefit that is perceived to accompany the purchase of one's own home, an act that often encompasses and reproduces numerous material advantages, including capital gains and the ability to use the dwelling as a form of inheritance (Saunders and Williams, 1988). Associated meanings appear to stretch beyond this however, also embodying ideas of privacy and control over ones space and boundaries (Somerville, 2009). Seen as a form of shelter from the external world, the home is understood to reflect an escape from the surveillance of others, 'from the ordinary demands of the monitoring of action and gesture' (Giddens 1984:129, quoted in Saunders and Williams, 1988:90). Simultaneously, this privacy can also represent the power to exclude or prohibit others from one's own space, reflecting the individual's right to choose who they invite into this space and on what terms (Somerville, 2009).

The degree to which one places value on the home as a private space also arguably relates to the way in which the home is viewed as an extension of one's self and 'identity' (Gram-Hanssen and Bech-Danielsen, 2004). The way various materials and objects are used around the home in the individual project of self-expression and self-presentation, for example, highlights how the home has increasingly become viewed as a 'hobby' project, a growing phenomenon demonstrated by the marked expenditure on home renovation and interior design in recent years, particularly in Denmark (Ærø, 2002; Hauge and Kolstad, 2007). Such incentives to fulfil ones dreams of expression and identification tie strongly to Somerville's (2009) assertion of the home as a representation of the 'ideal,' a place which holds ideological significance for the individual, who then in turn strives to manufacture their reality in light of what they believe their home 'ought to be like' (2009:533). Thus, the home takes on an aspirational character, suffused with particularised ideas of perfection and achievement, ideas that are necessarily grounded in cultural and societal significance.

In this manner, home-ownership arguably moves beyond a simple tenure option and embodies an inherently symbolic status (Somerville, 1997). Not only does it represent a site invested with complex meanings and expectations such as self-determination, freedom and identity, it also wields influence on the way individuals relate to, interact with, and situate themselves within society (Saunders and Williams, 1988). The place of home-ownership in the complex system of

social relations is evident in numerous forms, from attitudes informing what constitutes the 'ideal' home (location, size, price bracket), to the broader implications of tenure and its role in social division, mentioned earlier (Saunders and Williams, 1988). Choice of dwelling in this sense embodies a web of economic and symbolic values, acting as 'potent symbols' of identity and class stratification, and 'offering numerous possibilities for signification and distinction' (Rowlands and Gurney, 2000:122). Evidence of this can be seen in the overt stigmatization or celebration of certain tenure types, from the maligned social housing tenant to the 'good citizen' who owns their own home (Gurney, 1999, quoted in Rowlands and Gurney, 2000:123). Such assumptions are channelled not only through policy mechanisms (such as tax breaks for owner-occupation), but also appear present in the attitudes of the wider public, demonstrating the extent of their reach and resilience (Flint and Rowlands, 2003).

The correlation between a changing policy landscape geared towards increased liberalisation and home-ownership preference, is supported by the fact that many of the assumptions above appear to reflect the opinions of a new generation of housing consumers (Skifter-Andersen, 2011; Rowlands and Gurney, 2000). Increasingly, it appears that consumer choice and identity play an important role in the housing choices of young people, compounded with a marked distaste for what are considered to be 'poor' housing choices such as private and social rental (2000: 127). Moreover, surveys conducted in Denmark have likewise demonstrated a committed preference for home ownership amongst young people (Skifter-Andersen, 2011). It appears the majority of Danes under 30 years of age are still seeking to purchase their own home at some point during their housing career, and maintain this to be an achievement in both investment and status (2011).

What makes this finding especially notable is that it was sourced in the aftermath of the housing bubble and subsequent crash of 2008 (Skifter-Andersen, 2011). Given that the desire to own ones home is therefore unlikely to be based on a false expectation of the housing market, an alternative explanation for such discernible preferences is offered by Rowlands and Gurney (2000). They claim that a degree of 'socialisation' is at work, in that young people are pre-disposed to adopt and be influenced by wider societal trends, through media, and the opinions of peers and families, for example (2000:127). With this assertion, the authors reinforce the understanding of tenure and home as mediated through culturally and socially situated expectations, those that have been based on idealised assumptions of success and aspiration (2000). This newer generation, in their attitudes and preferences, can therefore be viewed as reflecting such socialisation, representing in their choices an internalisation of wider policy incentives and a reproduction of the symbolic weight placed on owning a home.

Such insight into tenure-choice and what appears to be an increasing value placed on home-ownership in recent years, contributes meaningfully to the broader assessment of changes occurring within the Danish housing landscape. The literature has highlighted how assumptions and constructed 'truths' about tenure options can inform decisions/preferences, and how these are inter-related to the wider liberalising incentives towards private property and ownership in housing policy. What's more, the effect of such mechanisms, in the form of segregation and economic disparity, has been touched upon in the context of housing systems and welfare,

specifically in the case of Copenhagen. Here, the traditional perception of Danish housing as a 'social right' in reference to universal public provision, subsidised alternative models and regulation of the housing market seems evidently under threat in light of some of the changes discussed above, not least on the back of rising house prices and the increased commodification of this area of provision (Rolnik, 2013).

As suggested at the start of the chapter, the role of the state as an intervention strategy in such market developments has often characterised Danish policy in the comparative literature (Conley and Gifford, 2006; Norris and Winston, 2012; Kemeny, 1995). The provision of housing in terms of access and affordability has been a feature of the social democratic welfare state since its post-war expansion (Power, 1993), a movement which sought to meet the basic needs of the population regardless of socio-economic circumstances. Today however, this arguably represents a more precarious policy narrative. A discussion is now present in the literature about the lasting endurance of this 'social' model, in the face of more transformative market-led policies, which place the 'consumer' rather than 'citizen' at their core (Klitgaard, 2007; Højlund, 2009; Clarke, 2006).

A shared-ownership housing model introduced in the post-war period as an affordable tenure alternative to owner-occupation and renting, the *andelsbolig* represents a key feature of the traditional social democratic project. This is with reference to both the state role in its subsidy and regulation, as well as the ideological objective of solidarity and equality that is seen to accompany its internal operation, and its role as an accessible form of provision. On the other hand, the *andelsbolig* is also a model that has been the centre of one of the most significant de-regulation measures in Danish housing policy, (Mortensen and Seabrooke, 2008) resulting in marked changes in the price of share ownership for those who wish to secure a dwelling, and significant capital gains for members already positioned within the sector. As such, this housing model symbolises the aforementioned tension between the two conflicting ideologies at play; the traditional image of broad provision and the competitive, increasingly risk-oriented market. In an effort to provide an overview of the model before drawing out the research questions that have directed its investigation, the following section will therefore look more closely at the *andelsbolig* in isolation. It will introduce some of the key features of the model, such as shared capital and communal space, that echo the ideas of inclusiveness and alternative tenure discussed above, and address their implications for organisation and ownership. It will address how and why the *andelsbolig* was introduced to the Danish housing market, highlighting some of the most notable policy mechanisms that have served to both expand and protect the model up until now. Following this, the recent policy changes that have taken place regarding the *Andelsboligloven* (the *Andelsbolig* Law) will be outlined with the purpose of bringing the discussion up to date, and therefore defining the context through which to introduce a more focussed, theoretical investigation.

2.3 Introduction to the *andelsbolig:* Key features

The *andelsbolig* model occupies an interesting space within the Danish housing landscape. Today, there are approximately 208,000 *andelsboliger* in Denmark (ABF, 2013) with over 70% of these units located in the greater Copenhagen area (Kristensen, 2007). While the architectural layout of the *andelsbolig* can vary throughout the rest of Denmark (for example low-rise cluster estates are more common in rural areas), the concentration of these dwellings within the inner city has meant that the most commonly recognized *andelsbolig* form in the capital is that of the high-rise, multi-storey building. Here, the key distinguishing features between *andelsboliger* and other privately-rented or privately owned homes are less noticeable aesthetically, and are rather found in the distinctive financial and social characteristics that both reflect the models driving principles and inform its operation.

For example, the shared ownership system that defines the *andelsbolig* means that rather than owning the property outright, a portion or share of the property is purchased by each resident who then contributes monthly to the collective association to cover maintenance and running costs. This contribution is generally in the form of surplus rent payments not absorbed in collective loan repayments. The reinvestment of capital back into the property in such a way, has meant that the model has an autonomous, self-financing quality (Power, 1993; Skifter-Andersen, Vestergård and Gottschalk, 2001). The result is an alternative form of ownership in which residents have purchased the 'right of use' to the apartment as well as a share in the combined amenities of the collective association, including gardens, function rooms, laundry facilities, work spaces, guest apartments and other communal areas which have been subsidized by rental payments.

Practically speaking, each individual apartment is considered the private space of the shareholder. However certain decisions (around renovation for example) must be first overseen first by the board*,* an annually elected group of residents, in order to be legitimised. This reinforces the idea that decisions regarding any aspect of the property are in the collective interest of the whole association, rather than simply a matter of individual discretion. Repairs, maintenance and collectively agreed upon renovation proposals for all the properties are generally covered by the budget, sourced from the monthly rental contributions, as is the maintenance and upkeep of communal areas, to which all residents have equal and unlimited access. Such ideas regarding shared space and ownership are reflected in a number of distinctive areas within the *andelsbolig*: physical design, social and financial contracts, and participation.

Physical design

The architectural layout of the *andelsbolig* can vary considerably, for example in the rural areas of Denmark, one can find examples of the system being applied to terraced housing or detached 'parcel houses'[2] arranged in a cluster formation surrounding a central communal building in

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[2] A '*parcelhus'* generally refers to detached, single floor suburban houses with gardens, commonly found in the Danish suburbs and rural areas. The term originated from the 'parcelling out' or subdivision of agricultural land during the 1960's (Jensen, 2006)

which meals, meetings and recreational activities take place (Krantz and Linden, 1994). In central Copenhagen however, more common examples are found in the renovated high-rise tenement blocks that had been utilised for the same purpose in their role as early workers' co-operatives (Power,1993). Many of these buildings have retained the original layout in which apartment blocks are arranged around a central garden/courtyard area commonly accessed through a private gate (see appendix). Inside, communal areas are created using top floor and basement spaces, and include shared bathrooms, laundry rooms, and guest apartments. Spaces in which meetings and social events can be held all year round are also an important design feature promoting interaction between residents, providing a key platform for communication on collective issues.

Social and financial contracts

Given the role of the *andelsbolig* as an autonomous, self-governing living model with multiple shareholders, various responsibilities must therefore be distributed between and undertaken by each member. As well as each resident owning a financial share in the property, a personal stake in the upkeep, maintenance and social life of the *andelsbolig* is also seen to be of importance in the commitment to *andelsbolig* living, an expectation often formally established in the organisation statutes. Informal social events are an important contribution for this reason, with various celebrations taking place throughout the year providing the opportunity for parties and get-togethers. Examples include summer and Christmas parties, birthdays, and national holidays.

At a more formal level, each association has its own set of statutes, generally presented as a paper hard copy to each new resident/prospective resident and used as a reference guide for any issues, disputes or queries that may arise. Developed from a legal template, these statutes tend to be generic in some areas (such as health and safety regulations for example) yet are also able to cater to the specific needs/desires of the individual *andelsbolig* (such as rules surrounding ownership of pets, uses for communal spaces, for example). Such an official point of reference is essential, particularly when introducing new/prospective members in order to establish an understanding of the way each *andelsbolig* is run. As rules around purchase and sale of shares, setting of share prices and rent payments are also covered in this document, the statutes are therefore also intended to promote a degree of transparency with regards to finances, theoretically enabling prospective buyers to more fully understand the purchase they intend to make. Furthermore, within such documents can be found information regarding some of the participatory elements of the model, which serve to reflect the equal distribution of effort needed to maintain such a property on an economic, social and practical level. Such examples include the following:

Arbejdersweekender (Working weekends). These working weekends take place on specified dates in the calendar and provide an occasion for members to contribute to cleaning and maintaining the property together. Tasks undertaken can range from general upkeep, cleaning, gardening and painting, to more demanding tasks depending on circumstances and the requirements of the property. Generally speaking, jobs are allocated according to capabilities/skills/interest, although a rotation of tasks is also often encouraged. Larger jobs involving renovation of the property (such

as a new roof or new windows, for example) are contracted out, however, paid for using the collective account (covered by the monthly rental payments of the association).

Generalforsamlinger (General assemblies): Decisions around renovation and maintenance such as those above are made at these general meetings, which take place once a year (most commonly September/ October time), and are expected to include at least one representative (i.e. household member) from each apartment and intended as a means of communication and discussion of issues related to the group as a whole. Most commonly taking place in one of the communal meeting rooms, the meetings can vary in formality. However, the order of such meetings will include taking votes on decisions, both minor (such as changes to house rules) and major (allocation of collective funds), discussion of particular issues raised by members, and information on the current economic status of the property.

The general assembly is chaired by board members, primarily the chairperson, all of whom are elected from and by residents each year (a process which also takes place at the annual meeting). The board is made up of around 4 or 5 members, including a chairperson, and is responsible for decisions outside of the annual meetings, often holding monthly meetings between themselves to discuss matters throughout the year. The decision to take part in the work of the board is a voluntary one, however, in most *andelsbolig* associations*, residents are encouraged to take part at least once. Although voluntary, board members have a number of responsibilities which include; familiarising themselves with the financial and administrative aspects of the property, budget management, settling disputes, arranging and liaising with contractors for larger scale maintenance, and organising events in the calendar such as working weekends and other social occasions. Therefore despite its voluntary nature, the job can be time-consuming and a complex responsibility under certain circumstances (for example at times of financial difficulty, disputes among neighbours, large-scale renovation and maintenance). However, it is also seen to provide members with important experience and an expanded knowledge base concerning these matters.

Financial contracts

The degree to which notions of responsibility and collaboration are firmly embedded within both the formal statutes and general expectations of the residents, repeatedly underlines the concept of ownership within the *andelsbolig* model as a shared project, one in which all members have a stake and therefore a responsibility towards. As with home purchases, this 'stake' originally manifests itself as a financial commitment. However, the concept of shared ownership translates to a more complex financial structure than would ordinarily be found in individually owned dwellings, due to the fact that it is the association as a collective that owns the freehold, and the share purchased by the residents is effectively a percentage of the accumulated assets (Saegert and Benitez, 2005). As a result, there is a degree of inter-dependence financially within the association, and therefore an incentive to be familiar with the economic and legal operation of the property for each of the members. The importance of the role of the board is highlighted once again here, as these members are expected to be familiar with such matters for the duration of their annual post, as they navigate through the sale and purchase of shares, budget allocation for major renovations and other economic decisions that are taken on behalf of the association. Responsibility and decision-making in this manner requires a reasonable level of training which

some board members take upon themselves (drawing on previous career experience for example) while others seek help in the form of training sessions and advice provided by interest organisations such as ABF (*Andelsboligforeningernes Fællesrepræsentation*), based in central Copenhagen.

Social and financial contracts such as these not only demonstrate the degree to which a collective sense of responsibility for the property and its functioning are embedded into the model from both a legislative and inter-personal point of view, but also highlight how the model is designed to function on an autonomous level. Reflecting the broader traditions of the Danish state/civil society relationship highlighted in the previous chapter, the *andelsbolig*, while guided by external laws and regulations (concerning proper practice and share pricing, for example) simultaneously operates as an independent entity, governing its own finances and overall collective operation of the property. In such a way, the *andelsbolig* system re-conceptualises the role of the owner from a financial point of view, given that residents instead take on the role of shareholder, or member in their joint property. Thus, the role not only encompasses a financial dimension, but one which expands further to encompass a number of new responsibilities. Given the fact that conventional ideas of ownership, control and freedom are therefore re-negotiated in a situation which, by its nature, elicits that members must associate and work together for a common purpose, this involves a number of considerations about how such a collective agenda is promoted and achieved. One such consideration is the concept of participation and the values and problems attached to this.

Participation

The benefits of collaborative living have been widely acknowledged within the housing literature, as has the social dimension of architecture and the enhancing of social behaviour through the effective use of collective spaces (Krantz and Linden, 1994; Scanzoni, 2000; Williams, 2006). Many differing designs can be found worldwide, with almost all having the leading principles of shared spaces and facilities in common, and a wider institutional design promoting collective responsibility and some form of participatory element (Olsen, 2002). The balancing of joint finances, for example, and the maintenance of a collectively owned property, elicits a level of mutual understanding and reciprocity with regards to the responsibility members are expected to undertake individually and share amongst themselves (Kristensen, 2007).

This element of participation is positioned within the literature to be particularly necessary for effective community action, specifically in the way it enhances a sense of inclusion and self-efficacy within a group dynamic (Somerville, 1998). This has often been acknowledged with regards to housing, with authors suggesting the ability for residents to participate in key decision-making processes surrounding their living experience to significantly strengthen social networks (McCammant & Durrett, 1994; Fromm, 1991). The benefits of inclusion in such participatory processes, due to the training and opportunities to expand one's knowledge on complex matters such as maintenance, finances, planning and administration, has subsequently led to a growth of 'active citizens' within the housing sector, able to take part and make decisions regarding their own housing experience (Callaghan and Wistow, 2008: 168). For Meltzer (2005), the acquisition

of skills and professional knowledge that arises from such participatory exercises promotes a vital sense of belonging or 'place' within a resident community and enables them to take part in their own housing affairs and circumstances (2005: 157). From Meltzer's perspective, the rebalancing of political and civic power relations rests on this engagement and strengthening of collaborative networks, which reflect important wider changes that have come to define contemporary society. These include a concerted effort on behalf of individuals in their local communities to take control and responsibility of resources, as well as a greater recognition and acceptance of non-'traditional' familial set-ups that has encouraged an increased emphasis on local community and extended networks (2005).

Studies that have looked particularly at lower-equity co-operative projects such as the *andelsbolig* have asserted numerous benefits of such a participatory design (Saegert and Benitez, 2005). One of these has been a heightened degree of resident satisfaction and increased confidence in sharing decision-making and economic planning with fellow residents (Rae, 1997 in Saegert and Benitez, 2005). Another has been the ability on behalf of residents in such models to collectively organise and gain a greater sense of control over their residential environments, fortifying a sense of community by legitimating a shared appropriation of space (Clark 1994). Such broader benefits of this type of housing autonomy and independence (as a route away from the rental market) have further been linked to strengthening civic activity beyond the co-operative space, improved property conditions, and even increased housing market stability (Calhoun and Walker, 1995).

However, the manner by which opportunities for participation can promote interaction and enhance notions of self-sufficiency and control, must also be mitigated by an acknowledgement of its problems. Firstly, there has been some criticism levelled at the ideal of participation and the sometimes contradictory reality of its practice within such settings. As suggested by Fiorina, (1999), one of the problems in this area is that participatory experiences in reality can be skewed heavily by dominant individuals, making many decisions unrepresentative and a truly democratic outcome difficult to achieve. Furthermore, it appears from studies of various housing projects worldwide, from independent co-housing initiatives to tenant participation models within public housing, that successful participation within a group is heavily dependent on similar norms, values and perspectives, and a degree of homogeneity between its members (Gehl, 1987; O'Donnell et al, 1998; Abu-Gazzeh, 1999) This is a particularly salient point as it suggests that homogeneity within a group may in fact be a pre-requisite to successful community action, naturally having implications for the inclusion of persons, viewpoints and needs representative of a wider demographic. Such considerations will be addressed later in the chapter, specifically with regards to how such collective norms and values can serve to reproduce advantage and exclusion of others 'outside' of these groups.

Thus there remain considerations of the more problematic aspects of participation at the same time as acknowledging its role in enhancing levels of knowledge, control and satisfaction over ones living environment (Callaghan and Wistow, 2008; Meltzer, 2005, Somerville, 1998). Alongside discussions around participation and the interests of community cohesion, however, it is also important to return to the fact that, as with the majority of these participatory practices, there is always a set purpose around which they revolve, representing a deliberate function with

regards to a collective objective. As previously highlighted, in the case of the *andelsbolig,* all members are jointly liable for the property, sharing the risk of a collective mortgage, making communication therefore essential. In order to adequately maintain financial security and keep the property and its resources running adequately, decisions must be made democratically and with the economic and practical commitment of those involved. Thus there remains a distinctive purpose behind this type of housing, namely for individuals to achieve a particular form of ownership and collectively share the risk of doing so.

As pointed out by Festinger, behind most organisations 'the attraction of group membership is not so much in sheer belonging, but rather in attaining something by means of this membership' (1953: 93). With regards therefore to what is being attained for consumers of an *andelsbolig* apartment, the key distinguishing benefits can be perceived as twofold. Firstly, the financial leverage achieved by applying for a collective mortgage serves to strengthen purchasing power given that smaller purchasing costs are required (typically 75 – 80% of public valuation) (Erhvervs- og Byggestyrelsen, 2006). It also distributes financial risk evenly among members, who are therefore able to achieve a level of security beyond conventional renting (Helm, Horvitz and Ben-Egypt, 1993). Moreover, the ability to collectively control housing decisions on such a scale provides shareholders with the opportunity to negotiate better services with regards to their properties, more often than not at lower prices (Saegert and Benitez, 2005). Secondly, as has been demonstrated in this section, the social aspect of the living arrangement means that members are able to fully participate in important decisions regarding their homes, retaining an important degree of influence in the property's social and economic future. As a co-operative housing model, the *andelsbolig* has therefore represented an affordable housing option that combines a degree of decision-making and freedom associated with ownership, with the reduced financial burden commonly associated with private renting. This not only makes the *andelsbolig* an interesting housing project from the inside, but highlights its position from the outside as an alternative form of ownership with its own specific relationship to the state and the market, providing the focus of the following section.

2.4 The *andelsbolig* and its place in the housing market

In the way that it straddles these two elements, the *andelsbolig* has been said to provide an important balance within Danish housing, between 'concrete heavy welfare bureaucracy and the anarchistic market' (Andersen, 2006: 27). This uniquely balanced position between state and market held by the *andelsbolig* model is also reflected in wider legislation surrounding its support and development. For example, while decisions about the running and maintenance of each *andelsbolig* are the democratic responsibility of each individual association and their collectively agreed statutes, all *andelsboliger* are subject to a degree of wider regulation in the form of *Andelsboligloven* (The *Andelsbolig* Law) (Mikkelsen, 2010). Under this law, each property and its members is bound by a series of provisions regarding the formation of associations, the purchase and sale of apartments, and the pricing of shares (Erhvervs- og Byggestyrelsen, 2006). Examples include maximum price regulations and methods by which this pricing is established (*Andelsboligloven* Chpt.II Act #5, Section 2), and details surrounding the transfer of information regarding the property's economic status from seller to buyer (*Andelsboligloven* Chpt.IV, Act #12, Section 1).

Alongside the *Andelsbolig* Law, while ultimately promoted as an autonomous, self-financing housing option, the development of the *andelsbolig* has invariably been buoyed by both direct and indirect governmental support. Notable pieces of legislation have had a significant effect on the model, and its expansion as a viable and popular housing option. These include: the subsidizing of government-led non-profit housing (of which there exist 186,000 units) established in new properties (Erhvervs- og Byggestyrelsen, (2006). These were built with grant aid under the public housing law, enabling *andelsbolig* members to borrow 80% of funds from the government,

who then acted as guarantor for these newly created associations (Nankervis, 1985). *Andelsbolig* properties that were established in this manner are generally referred to as 'supported' or 'assisted' and were the recipients of such support from 1981 until government subsidies ceased in 2004 (Kristensen, 2007). The alternative, more common model is that of the private or 'traditional' *andelsbolig*.

The *andelsbolig* model has typically been the remit of cooperative union organisations in terms of administration and access to apartments. Many of these organisations still remain today, such as the *Arbejdernes Kooperative Byggeselskab,* (Workers Co-operative Building Company), formed in 1913 and owning thousands of units by the 1980s (Power, 1993). With the driving purpose of providing workers with access to good quality, affordable housing, as well as maintaining a degree of autonomy and security in the face of an unstable market, this move was strongly supported by a recovering post-depression government in 1933, bringing in strict guidelines and regulations for the further development of *andelsbolig* properties as an increasingly viable housing opportunity. Here, a strong relationship between the social democratic party and the labour unions provided the key catalyst for the advancement and evolution of the *andelsbolig* (Birchall, 1997). Later in the century however, it was a particular legislative measure called *TOR ejendomme,* a new development in the law regarding the sale of private property that came into practice in 1981 that was responsible for the models most rapid expansion (Erhvervs- og Byggestyrelsen, 2006). Under this newly amended system, private landlords in the process of selling their properties were obliged to offer 'first choice' to the current sitting tenants for the purpose of forming an *andelsbolig* association, subject to certain conditions (for example over 50% of tenants had to agree to form an *andelsbolig* association within a limited time-frame, and were required to provide a deposit equal to 20% of the overall value, (Nankervis, 1985). This saw a dramatic rise in the creation of new associations and consequently new *andelsbolig* properties*,* particularly during the 9 years between 1981 to 1990, to the extent that this method of taking over private property has been responsible for most of the contemporary *andelsbolig* sector in Copenhagen (Erhvervs- og Byggestyrelsen, 2006).

As can be seen from the above examples, a notable amount of state legislation strengthening *andelsbolig* development in Denmark occurred during the 1980s. For Power (1993), this was in fact seen as part of a wider housing strategy within the country around that time, away from both mass housing and from the ideal of the detached family house that was becoming un-affordable for many families on modest incomes, towards more community based, environmentally considered options. Simultaneously, the *andelsbolig* emerged as an alternative housing prospect which combined the above benefits of being more affordable than owner occupation, largely privately financed (in contrast to social housing), and promoting a community-orientated

approach to living, an idea which has held particular appeal in Denmark. The agenda behind this shift towards *andelsboliger* was an attempt therefore to:

> 'satisfy demand for quality individual homes in a more economical and environmentally sensitive way than previously. [*Andelsboliger*] aimed to rebuild the informal economy, social networks and mutual support on the basis of individual effort' (Power, 1993: 287)

Considering that alternative models of ownership had historically been the agenda of the Social Democrats, it is interesting to note that it was in fact within 'The Blue Period,' (1982-1992) under a Liberal-Conservative coalition, that such pro-*andelsbolig* measures took place (Amin and Thomas, 1996), combined further at the time with the cutting back of owner-occupation incentives, such as the addition of new taxes and higher thresholds for first-time buyers (Power, 1993). Not only does this reflect the position of owner-occupation in Denmark (even under a majority right-wing government), as less of a priority in terms of housing policy at this time in comparison with much of Europe (Munjee, 1995), it also importantly highlights how politically appealing the *andelsbolig* could be for both liberal and social democratic agendas. For example, the model was attractive to the political left as a push towards alternative and affordable means of good quality housing, as well as having a legacy historically entwined with a strong union movement. However, the *andelsbolig* also appealed to the political right due to its private ownership possibilities, taking the strain off public funds, a criticism that had long befallen state subsidized social housing. As a result, the *andelsbolig* had achieved an 'ideological middle ground' (Nankervis, 1985:30) within Danish housing policy, and therefore was able to flourish through unified governmental support over the following years.

This established a development and policy trajectory that was to situate the model as one of the most prevalent housing forms in Copenhagen today (see table 1.1). The cost of owning such an apartment varies, depending on factors such as size and location, as well as the age of the association itself (for example, many newer properties will have larger/younger loans to contribute towards and therefore higher rent payments). Before 2000, for example, a typical price of a share in an *andelsbolig* could be approximately 100 – 300,000 DKK, (approx. £10,000 – 30,000) a price calculated based on the original purchase price of the property (Kristensen, 2007). As highlighted, the primary reason for this state regulation has been an effort to maintain the model's function as an affordable housing alternative, in keeping with its principle objectives of higher mobility and accessibility that prompted its development (Larsen and Andersen, 2011; Power, 1993). In simplified terms, this was to provide those without the economic capacity a possibility of a financial stake in their home, thus benefiting from the autonomy and freedom this provides (Saegert and Benitez, 2005; Power, 1993). In this sense, *andelsbolig* properties have been viewed as providing a type of balance between ownership, renting and public provision (Andersen, 2006). As such, the model appears to fit into the wider policy tradition within Denmark which characterises housing as a form of 'social right,' specifically in its role as an accessible and affordable housing type, providing lower income groups with an alternative form of tenure opportunity (Mortensen and Seabrooke, 2008). By controlling the maximum re-sale price of shares within the model, there appeared a state-led commitment to nurturing this form of tenure-type and maintaining this role indefinitely (2008).

Table 1.1 *(Source: BBR, Tsenkova and Vestergård, 2011)*

Dwellings in the Capital Region and the city of Copenhagen by tenure, March 2011

Tenure	1,000 dwellings		Percentage	
	Region	City proper	Region	City proper
Owner-occupied, one-family houses	209	18	24%	5%
Owner-occupied flats	127	70	15%	20%
Co-operatives	135	112	15%	31%
Social Housing	189	57	22%	16%
Private renting	175	77	20%	21%
Other renting	38	24	4%	7%
Total	874	357	100%	100%

Source: BBR, March 2011 in Tsenkova and Vestergård, 2011

Note: Region refers to Region Hovedstaden (The Capital Region of Denmark), excluding Bornholm and Christiansø. 'City proper' comprises the municipalities of Copenhagen and Frederiksberg.

However, as has been noted in the earlier discussion regarding Danish social policy, more recently there appears to have been a distinctive movement towards liberalisation and de-regulation, in which a compromise is being established between the social and the market, and it would appear that housing policy is no exception to such changes. The last decade has seen an increasing level of market-led mechanisms making their way into Danish policy which have called into question the conventional social democratic image of Danish housing provision, and more directly, the future of collaborative models such as the *andelsbolig*. Globally, an ever deepening trend towards marketisation, ownership and financial deregulation has led to the home increasingly being viewed as a financial asset and the benchmark of private capital (Rolnik, 2013: Schwartz and Seabrooke (2008). For example, the increasing tendency for states to withdraw regulatory structures within housing in favour of models based on stronger market based housing finance has, for Rolnik (2013), combined with an ever growing predilection for viewing ones home as 'an investment asset within a globalized financial market' (2013: 1058). As well as altering perceptions of the home and its role, the increasing de-regulation of mortgage markets is also argued to have led to the perception of homeowners themselves as being 'financially exploitable' (Manuel, 2008:148) by credit institutions and other global investors, thus creating a volatile and high-risk situation, as has been exemplified by the 2008 financial crisis.

Compounded with a political shift from social democratic to liberal-conservative majority from 2001 to 2011, Danish housing policy has reflected such developments, with a once highly regulated mortgage market becoming increasingly liberalised, and home ownership incentives in the form of mixed-rate loan options and property tax freezes coming into play from the beginning of 2001 (Mortensen and Seabrooke, 2008). The social housing sector has also suffered, with subsidies threatening to be mitigated in favour of a more targeted approach (i.e. which subsidizes according to need as opposed to type of tenure inhabited) (Vestergaard and Scanlon, 2007). As previously mentioned, changes already implemented within this sector have included the abolition of the Ministry of Housing and Urban Affairs and significantly diminished the responsibility and influence of the National Social Housing Organisation (Vestergaard, 2002).

However, one of the most striking cases of liberalisation in recent years within Danish housing policy has been the change in regulations regarding the evaluation of sale prices for *andelsbolig* properties*.* Implemented initially as a way of regulating *andelsbolig* prices and therefore maintaining the affordability of the model, the state imposed limit or 'cap' on share prices experienced incremental yet steady shifts in valuation during 1993 to 2008, from 'original sale price' to 'market-based evaluation' (Mortensen and Seabrooke, 2008:313). This change in valuation methods now offered to associations, allows members to raise the share price on their apartments, enabling a marked profit from the sale of these shares, and creating a situation where the ownership cost of some *andelsbolig* apartments could effectively compete with prices on the private market (Bruun, 2011). As a result, *andelsbolig* prices have inflated dramatically, some increasing up to 75% in more centralised popular areas (*Politiken*, 2015). Combined with the introduction in 2005 of flexible-rate only mortgage loan options for *andelsbolig* members, in which an *andels* apartment could be used as collateral (a move to accommodate such price hikes), and the increasing use of private valuers and estate agents in the selling process and transfer of shares, a picture has begun to emerge of an increasingly individualised and commodified *andelsbolig* market (Mortensen and Seabrooke, 2008).

As well as these market developments potentially threatening the *affordability* principle of the model, additional questions are raised in terms of its *accessibility* when observing the more recent trajectories of the *andelsbolig* demographic. Statistics from 2006-2008 have shown that the model has been proportionally dominated by residents under 35 years of age, with the largest group representing a 25 -34 age group (nearly 28%) (Erhvervs- og Byggestyrelsen, 2006). Moreover, residents on average tend to be university educated, with *andelsbolig* properties demonstrating a higher average percentage distribution of 'highly trained' individuals (2006). Reflecting this, it appears increasingly that the model represents those falling within the middle-income deciles, as opposed to the lower deciles, who are instead over-represented in social provision (see table 1.2). This issue has in fact been addressed briefly in Boterman's study of housing systems in Copenhagen and Amsterdam (Boterman, 2011) in which he assesses the degree to which nepotism plays a part in the stronghold the middle-classes appeared to have over various forms of housing tenure. Identifying the role of the *andelsbolig* for example as a 'social sorting machine,' this piece of research thus introduces a key problem within the *andelsbolig* that will be further developed in the chapters to follow (2011:15).

In addition to the notable presence of a middle-class demographic, there appears to be a marked under-representation of immigrant populations within the Danish *andelsbolig* model, particularly when one observes the equivalent tenure distributions in neighbouring countries (see table 1.3). Given these groups represent a significant proportion of the lower-income deciles of the Danish population, this further underscores their conspicuous absence within a model originally aimed at economically marginalised housing consumers (Olwig and Pærregård, 2011; Cucca, 2012). Instead, as asserted earlier in the chapter, such groups seem to be disproportionately represented within the social housing sector (Andersen and Winther, 2010). Moreover, the category 'Other' shown in table 1.3 again demonstrates an over-representation of immigrant populations. This category represents housing types considered more problematic to define (e.g. non-permanent, unregistered housing, single room housing without basic amenities such as kitchens or bathrooms, shared rooms, employer-provided housing) (Skifter-Andersen, 2012).

While difficult to stratify and therefore measure more accurately, the presence of this category and its distinctive correlation with immigrant populations remains useful in highlighting the more precarious housing situations faced by these groups, again serving to demonstrate an apparent imbalance of housing choice and opportunity in Denmark (Fonseca, McGarrigle and Esteves, 2010).

Table 1.2 *(Source: Skifter-Andersen, 2010)*

Households divided in income deciles distributed on tenures in Denmark 2008, and calculated segmentation indices (SBi database)

Income deciles	Owner-occupied houses	Owner-occupied flats etc.	Co-operatives	Private Renting	Social/public housing
1	11	3	8	42	36
2	16	3	9	34	39
3	26	5	10	29	32
4	31	6	10	26	27
5	37	8	11	22	22
6	47	8	10	18	17
7	62	7	7	13	12
8	73	5	5	9	8
9	78	5	4	8	5
10	81	6	3	8	3
All households	46	6	8	21	20
Segmentation index	22	1	2	10	11

Segmentation index for tenure x = sum, i = 1 - 10 (numeric (share of decile no. in tenure x- share of all households in tenure x)/10)

*Total index: sum x=1-m (index for tenure x * share of dwellings in tenure x)/ 100*

 Table 1.3 *(Source: Skifter-Andersen, 2012)*

Immigrants' over representation in the tenure and a calculated index of tenure segmentation

Tenure	Denmark	Norway	Sweden
Owner-occupied	-51	-27	-45
Co-operatives	-4	29	37
Private renting	18	26	89
Social/public housing	166	160	45
Other	113		
Index of segmentation	63	34	50

*Over-representation: (per cent of immigrants in tenure x - per cent of whole population in tenure x)/ per cent of whole population in tenure x Index of ethnic tenure segmentation = sum x=1,n (Absolute (per cent of immigrants in tenure x - per cent of whole population in tenure x) * proportion of population in tenure x)*

These developments seem to therefore be in keeping with the broader discussion surrounding Danish housing, particularly the polarisation and liberalisation of the Copenhagen housing market, in which divergences in housing opportunity appear to be developing at a pronounced rate as a consequence of both new de-regulation measures and underlying inequalities (Larsen and Hansen, 2008; Abrahamson, 2005). As highlighted within the literature, the *andelsbolig* appears at risk of following these patterns, and, given its history and original purpose as an affordable and accessible model, such a transition arguably carries with it a particular poignancy with regards to questions of welfare, provision and housing possibilities for certain sectors within the population. It appears that, contrary to initial policy narratives surrounding housing as a 'social right,' the *andelsbolig* is moving more towards an example of 'gentle gentrification' within the capital city of Copenhagen, particularly when examined against wider urban development objectives seeking to modify and revitalise working class areas (Larsen and Hansen, 2008: 2429). Deep tensions therefore exist between its original motives and its new trajectory, tensions that serve to reflect some of the themes of the first chapter in terms of exclusion, liberalisation, and 'middle-class capture' (Bertram, 1988; Bramley, 1997)

The wider socio-political context in which the *andelsbolig* currently finds itself has therefore been presented in this section, as have some of the key features of the model that serve to highlight its more traditional role within the Danish housing market as an alternative, co-operative tenure option. Doing so has enabled a broader contextual understanding of some of the influences and ideas behind its inception, thus allowing the contradictions and tensions of its recent manifestation to be illuminated more readily. While this provides insight into the surrounding mechanisms that have influenced the model from a policy point of view, and has highlighted some of the outcomes in terms of demographic, a conspicuous gap appears in terms of our knowledge of the actual experiences and mechanisms that occur *within* the model. Questions remain as to how such ideas, behaviours and choices manifest on the inside, amongst those actually in the position of influencing, governing and decision-making within the associations themselves.

Such questions form the basis of my investigation, taking as their point of departure the primacy of the members themselves, their meaning-making and actions, as critical to the *andelsbolig* and its current trajectory, and the role of such actors in reflecting some of the key tensions currently unfolding at the societal level. Doing so requires a movement away from the broad discussions of the state and market, in order to more accurately understand patterns of behaviour in ordinary settings (such as the home) which can be seen as constitutive of these mechanisms. In light of the themes highlighted in the above chapters, the following section will outline the need for a more focussed 'interpretive theory of the home' in order to ascertain what influences decisions and 'housing pathways,' and how such developments subsequently come to be (Despres, 1991:108; Clapham, 2002). In employing a theoretical angle based on forms of capital, power and resources within housing, it will seek to establish the patterns of decision-making and choice amongst *andelsbolig* members, attempting to understand such processes from the point of view of the individual and their own meaning-making practices, in doing so obtaining a deeper understanding of how these impact more widely on the institutional landscape of the *andelsbolig*.

2.5 Integrating theory: agency, capital and advantage

A consideration of the wider socio-political landscape surrounding the development of the *andelsbolig* has been discussed above, along with a critique of some of the assumptions that surround such ideas as social democracy, and the legitimacy of historical cultural narratives. This allows for an understanding of the wider the political discourse that has informed the model, as well as positioning the *andelsbolig* within some of the critical literature on the operation and implications of such themes within Danish society. However, while the recognition of external structural forces and their influence on policy development and implementation is critical in understanding the *andelsbolig*, an isolated focus on the role of such factors arguably offers only a partial understanding of the broader housing question. This has in fact been an issue of particular contention within the literature, given the tendency towards state policy and market approaches as the conventional explanatory mechanisms for issues and problems within housing (Silver, 1991; Kemeny, 2001).

For housing as a discipline, the effects of this increasingly one-sided focus can be argued as two-fold. Firstly, the way in which the modern research agenda has been consistently orientated to specific practical and policy issues (particularly in the context of welfare), has for Kemeny (2001) given rise to an increasingly atheoretical, empiricist attitude towards thinking about and doing housing research (2001). For Kemeny and others, the tendency for housing to be viewed through a widening lens, straddling multi-disciplinary divides, has led to an overshadowing of the myriad ways in which it anchors itself in social reality. Rather than being explored and developed within explicit conceptual frameworks, housing instead manifests within the literature as an 'objective reality' for use within pre-determined research agendas (Clapham, 2002: 60) The result has been an uncoupling of research and theory, or *epistemic drift,* which occurs when:

> 'the focus of the field shifts from issues embedded in wider problems within the social sciences to very specific ones, defined by the shifting and unstable current policy concerns of administrators and politicians' (Kemeny, 2001:16).

This absence of clear theoretical focus within housing research in favour of more descriptive classifications and policy-led analysis, has therefore prompted a reconsideration of the way housing research should be carried out. The principle remedy for this problem has been the call to embed broader sociological debates and theories into the study of housing, using the discipline as a way of contributing to such wider conceptual issues, and in doing so re-assert the connection and value exchange between housing and social theory (Kemeny, 2001).

The second (related) consequence of this weighted preference towards practical and policy approaches to housing analysis, is the noticeable absence of the experiences, perspectives and motivations on the part of housing users themselves. As Clapham points out, the dominant research strategies which favour government policy/initiatives, neo-classical economics, and structural determinants as their point of departure, by their nature neglect the agency of the individual, and in turn bypass a wealth of insight into the determinants and consequences of housing at the micro-level (Clapham, 2002; Despres, 1991). More so than other areas of social provision (e.g. education, health, employment), housing has arguably suffered a deficiency in interpretive focus, which as a result has left the experiences of individuals sidelined in much of

the literature, often subjected to 'simplistic and universal assumptions of human behaviour' such as tenure-choice, or simply viewed as passive consumers in the form of demographic data, for use in wider debates about policy and preference (2002: 58).

From these perspectives, the role of individuals and their decision-making capacities are overlooked in favour of attention to wider structural forces which exert influence and determine circumstances and outcomes, with little attention given to the meaning-making and reflexive capacities attributed to the individual found in other areas of sociological thought (e.g. interpretive theory, symbolic interactionism). Responding to this criticism, a call for agency to be brought back onto the agenda has been a key motivation within modern (or post-modern) housing research (Clapham, 2002). This is not to dismiss the role of wider social forces but rather to acknowledge the interaction between the individual and the circumstances they face, making explicit the complex inter-relation between how structures are implemented, experienced and furthermore *influenced* from the bottom up, as has been shown in the case of particular policy initiatives for example (see Hastings et al, 2014). A focus on housing users themselves and the manner by which they negotiate, engage and influence their own subjective surroundings therefore, not only gives ample space to the concept of agency within housing choices, but also draws an important link between the role of the individual and their wider housing circumstances. Here, multiple meanings and experiences at the point of impact (whether it be policy changes, market changes, broader ideological change) represent more than simply 'effects' at ground level and can rather be understood as indicative of, and contributory to wider social change. As reiterated by Jacobs and Manzi (2000):'Actors do not merely provide descriptions of events, but are themselves constitutive of wider policy discourses and conflicts' (2000:36).

Following from this short introduction therefore, a gap has been identified within housing research that calls for a recognition of the multiple levels at which housing intersects, one that acknowledges agency and capacity for influence in ones housing circumstances, as well as wider situational factors and contexts that actors themselves are working within. This is then compounded with the need to integrate this knowledge under wider theoretical frameworks that will in turn allow for a deeper understanding of the home as a lived reality, one which can anchor itself within broader sociological debate. The outline of such a research agenda is reflected in Despres' 1991 'interpretive theory of home' in which she proposes:

> 'an understanding of home first and foremost as a material reality, which corresponds to its structural formal properties; second as a perceived and experienced reality; and third as a societal entity influenced by ideological, political and economic forces.' (1991:108)

Of key importance for Despres' argument is that this intentionally embeds both structure and agency, both micro and macro forces, and a recognition of the interplay between each; between housing, social structure and individual action (1991: 104). Using examples of societal processes and their relationship to the experience of home and identity (for example feminist studies on home as a site of power, conflict and resistance (Martin and Mohanty, 1986)), this highlights the home as simultaneously a political-economic entity and a site of meaning-making, representing a noticeable movement away from more conventional interpretive theories that prioritise the subjective agent as the definitive and singular locus of power and control (e.g. Scheff, 1994)

This therefore locates a theoretical need within the housing literature for a balanced approach to the structure/agency debate and a way of understanding the inherent dualism between them. Given the status of the *andelsbolig* as a 'non-traditional' housing type (Despres, 1991), one which has been under-researched and which would therefore benefit from an insight into the perspectives of its users, an research area of value can therefore be identified. The need for an interpretative understanding of the model is reinforced by the fact that the *andelsbolig* represents its own notable motivation in the form of a joint collaborative project, centering around the daily actions, behaviours and understandings of the residents themselves. Finally, the fact that the model represents a housing institution undergoing significant changes within a wider social and political context must not be overlooked with regards to its effect on the decision-making and rationalising of residents currently experiencing these changes at a localised level. The theoretical basis for such a study therefore requires a consideration of both structural and agentic forces.

In response to this, I have chosen to apply Bourdieu's four forms of capital to my study of the *andelsbolig* (Bourdieu, 1986). This is done with the aim of highlighting both the dualistic nature between the individual and their routinised collective structures and practices, as well as drawing attention to the manner in which members capitalise on certain resources to achieve their housing objectives. For Bourdieu, the *habitus* constitutes a set of embodied and normalised practices that inform the behaviour of the individual (Bourdieu, 1984). As such, these inherited dispositions in the form of learned habits, predilections, and other non-discursive knowledges are seen to function outside of rationalised reflection or evaluation, instead representing the inherent 'ways of doing things' or unwritten social norms that have come to be accepted within particular social contexts or *fields* (such as education, the workplace, or as will argued in this case, housing) (1984). It is this dynamic then between the individual and the habitus that is believed to be responsible for the reproduction of shared values, beliefs and norms and social reproduction more widely, in the way it constitutes and reinforces an inherent 'collective history' over time; one which informs how individuals classify, categorise and conduct themselves and each other (Jenkins, 2014: 45). This notion of habitus has greatly informed Bourdieu's understanding of class as a result, a system to which he attributes more than questions of materiality and social location (Bourdieu, 1984). Instead, Bourdieu sees the habitus and its dynamic interaction of behaviour and disposition as enabling routes of access to certain forms of power (or capital), through which individuals are able to maximise influence on their surroundings/circumstances (Wacquant in Bourdieu & Wacquant, 1992:16).

Access and integration within particular social settings is influenced by the forms of capital an individual has at their disposal, which is in turn influenced by the type of habitus within which the individual is identified or engaged (Bourdieu, 1984). These forms of capital are identified by Bourdieu as *economic capital*, *social capital, cultural capital* and *symbolic capital* (Bourdieu, 1986), the term 'capital' being a recognition of the distinctive manner in which even non-material resources can be utilised and maximised to achieve specific ends, in a way that reflects the more conventional understanding of financial investment and capital gain (1986: 47). With reference to class dynamics and the way in which certain groups in society are more readily equipped with such capital, this concept arguably holds significant weight when applied to certain forms of advantage and their reproduction. In doing so, such a perspective provides insight beyond

conventional categorisations of occupation and location with regards to class dynamics, instead placing the focus on the more furtive micro mechanisms that produce and maintain socio-economic inequality (Swartz, 2012).

The recognition of the different forms of capital is of particular relevance to housing, given the degree to which access to this form of provision appears so heavily dependent on the personal resources of the individual. Previous literature within the field has highlighted how housing pathways have been influenced by both institutional constraint and socio-economic disparity (Briggs, 1998; Clapham, 2002; Kempen, R and Üzüekren, A, 1998), while others have drawn attention to how the mobilisation of personal resources (from political, social and financial) determines the position and 'strength' of certain households within the housing market (Flint and Rowlands, 2003; Bridge, 2006). In such a way, the area of housing demonstrates an uneven playing field, one in which access to such resources is 'as much a matter of exclusion as it is inclusion' (Jenkins, 2009:150). In light of this assertion, the following section will address some of the key forms such resources take, utilising Bourdieu's four forms of capital as a theoretical starting point.

Economic capital

Economic capital is perhaps the most self-explanatory of the four, given its more or less direct relation to financial resources. Moreover, it is one of the more frequently acknowledged factors within ones housing career, with regards to its implications for purchasing power, tenure-choice and security (Rohe, Van Zandt and McCarthy, 2002; Conley and Gifford, 2006). Within a market society, and with regards to housing decisions, freedom of choice is inherently tied to ones position within the labour market, a fact which has been demonstrated invariably in the relationship between poor housing and income inequality (Bratt, Stone and Hartmann, 2006). As supported by a wealth of literature, higher earners have a much wider choice of home with regards to location and quality (Warde and Devine, 2005; Bridge, 2006; Flint and Rowlands, 2003). Not only this, but households with secure income and capital assets find it significantly easier to purchase their own home, factoring in both the long-term monetary commitment and background credit checks undertaken by lending institutions during the process of securing a mortgage (Rohe, Van Zandt and McCarthy, 2002). Moreover, such advantage can also be reproduced for younger generations through inherited wealth, particularly in the form of property (Hamnett, 1991), or similarly, in the case of younger generations accessing portions of the equity from the parental home, using this money as down payment to secure their first home purchase (Cody and Boterman, 2015).

As put forward by Bourdieu, economic capital is the most immediately recognisable of the four capitals, in the process of transaction and the comparative transparency with which one utilises it to access certain goods and services (Bourdieu, 1986). Unlike the following social, cultural and symbolic examples, which for Bourdieu possess an 'essential ambiguity' premised on a subtle dynamic of social exchange, economic capital initially therefore appears to be of its own simple and distinct type (1986:54). However, as Bourdieu later clarifies, this particular form of capital represents a fundamental tendency within all other forms, in its influence on incentive as well as outcome:

So it has to be posited simultaneously that economic capital is at the root of all the other types of capital and that these transformed, disguised forms of economic capital, never entirely reducible to that definition, produce their most specific effects only to the extent that they conceal (not least from their possessors) the fact that economic capital is at their root, in other words-but only in the last analysis-at the root of their effects (Bourdieu, 1986: 54)

Thus, while seemingly operating through a transparent framework of exchange, economic capital can also manifest in a more hidden way in its inherent connection to other types of resources, continuing to reinforce itself in complex and subtle ways. As such, all forms of capital exert a 'multiplier effect' on each other (1986: 51). An example of one of these alternative forms of capital to which Bourdieu is referring is social capital, perhaps the most extensively researched of the four to date.

Social capital

The concept of social capital is often identified in the literature as the process by which social connections and networks between individuals develop and accumulate to strengthen social integration and cohesion at the broader collective level (Dasgupta and Serageldin, 2000; Cattell, 2001). A term that has received significant attention in the last thirty years, social capital is commonly understood as the positive social outcome of collaborative practices, capturing notions of goodwill, mutual understanding, trust and solidarity (Pretty and Ward, 2001; Forrest and Kearns, 2001; Putnam, 1988). The metaphor of exchange is evoked in this context, in which society is viewed as an economy within which individuals exchange varieties of goods and ideas in pursuit of their objectives, needs and interests, with social capital representing the value of networks to this end (Burt, 2000).

One of the key aspects of the concept is the way in which it relates to group behaviour on both a face to face and institutional level. For example, in attempts to clarify the nature of the concept, advocates of the theory have formulated various categories explaining different types of social capital and its inherent components. Uphoff (2000), for example, distinguishes between *structural* social capital which comprises the more formal 'roles, rules, precedents and procedures' established within collective projects, and *cognitive* social capital, which represents the shared 'norms, values, attitudes and beliefs' that unify a group (2000:215). Reflecting Bengtssons understanding of the co-operative framework, the over-arching regulatory aspects of this way of living serve to institutionalise particular norms of reciprocity and mutual obligation, enabling them to reproduce and 'live on... independent of the original creators' (2000:178), therefore making them distinctively structural in nature. In such a way, institutional arrangements surrounding collaborative action can consist of 'normative and regulative structures and activities that provide stability and meaning to social behaviour' (Scott, 1995:33 quoted in Bengtsson, 2000:178).

Cognitive social capital is viewed as more subtle however, representing unifying shared norms, values, attitudes and beliefs that are seen as anchoring inter-personal relationships at the more immediate level (Uphoff, 2000). Such examples can be found in the concept of the unwritten or 'implied' social norms (Rousseau, 1989, Skovira, 2003). Here, the reliance on an implicit

understanding of mutual obligation and networks of reciprocity within daily relationships is critical for the adequate functioning of any co-operation, network or organisation, namely in the ability of such common norms to influence behaviour, as opposed to dictate or regulate it. Such behaviours therefore are viewed as inherently tied up with ideas of mutual reciprocity and collective responsibility, and the positioning of the interests of the collective over the needs of the individual (Pretty and Ward, 2001). It is this common assumption that each individual will contribute to the shared interests of the group that is seen to ultimately maximise social capital, given this behaviour is built upon implicit agreements and understandings of how one 'should' behave, rather than through supervision or coercion to do so (Uphoff, 2000).

In the application of the concept to housing and urban development, a great deal of focus has been given to enhancing social capital as a policy objective within neighbourhoods and cities, with calls to harness its benefits through civic engagement and local community participation (Gittell and Vidal, 1998; Hyman, 2002). Many of these initiatives have been introduced in the literature using rhetoric around revitalisation and social investment, in which community ties, trust and mutual respect can alleviate problems concerning disadvantaged populations and alienated individuals (Lawrence, 2009; Cattell, 2001). Coleman's (1988) empowerment-led social capital, for example, has often been utilised in studies addressing community 'enhancement' programs and wellbeing initiatives in deprived inner-city areas (Taylor, 2000; Skinner et al, 2008). In such a manner, social capital is viewed as a positive means by which people can improve their lives and opportunities through collective mobilisation.

However, with regards to its application to large scale community empowerment strategies, the enthusiastic attention received by the concept has led to the criticism that social capital often possesses a 'circus-tent' quality within the literature, in that 'all things positive and social are piled beneath' (Briggs, 1998: 178). Moreover, there are a number of authors who challenge the overwhelmingly positive characterisation of social capital, a tendency which has often been at the expense of more a more nuanced and critical understanding of its role and purpose in today's society (Foley, Edwards and Diani, 2001; DeFilippis, 2001; Portes, 2000). Instead, there are those who have argued that a very limited interpretation of social capital has been privileged thus far, one that has been stripped of its connections with its economic counter-part, and viewed simply as a 'public good' (DeFilippis, 2001:800). Divorcing social capital from economic capital has also led to much of the literature surrounding the concept to be tied up with notions of social support, neglecting other equally important dimensions such as its role in social *leverage* (Briggs, 1998). Briggs for example, in her identification of this form of leverage, has drawn important correlations with social capital and its ability to both influence and provide opportunity to 'get ahead' through the use of one's networks (Briggs, 1998).

Echoing this criticism, Portes (2000) asserts the importance of re-visiting Bourdieu's social capital, one of the most influential contemporary analyses of the concept (Portes, 2000). For Bourdieu, rather than a naturally occurring by-product of mutual endeavour, social capital is first and foremost a resource which must be 'constructed through investment strategies oriented to the institutionalisation of group relations, usable as a reliable source of other benefits' (2000: 45). Bourdieu therefore uncouples social capital from its association with 'empowerment,' and instead places it within a discussion more firmly rooted in the concept of 'power.' Social capital in

this context is seen as deliberately constructed with the purpose of creating and maintaining its cumulative resources. In Bourdieu's own words, the concept represents:

> the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalized relationships of mutual acquaintance and recognition - or in other words, to membership in a group - which provides each of its members with the backing of the collectively-owned capital, a 'credential' which entitles them to credit, in the various senses of the word (Bourdieu, 1986: 51)

This then has implications with regards to how such a process operates on a micro-level and the implications this has for its effects on externalities, especially in the case of its more problematic outcomes. One such consequence is arguably the systematic exclusion of 'others' outside of the group that such reproduced benefits and 'closed' inclusion elicits, a problem acknowledged by Fukuyama (1999) in his observation that rhetoric and practices around social capital and solidarity are 'so often purchased at the price of hostility towards others' (1999:3). Moreover, Bourdieu's quote above simultaneously reflects the advantages or entitlements that are accorded to membership in a collective arrangement, highlighting the degree to which not only norms and beliefs become institutionalised, but also systems of reciprocity and benefit. Again, this is a process that has been recognised within the housing market in investigations of housing access and choice, showing the degree to which having the 'right' social contacts and support networks significantly enhances the possibility of finding a desirable dwelling (Kempen and OÈ zuÈekren, 1998; Siksiö and Borgegård, 1991). Applied to an area such as housing in which resources are finite, this then has important implications for fairly distributed access to affordable homes for other social groups that may not be so advantaged both economically and with regards to the necessary social connections. Acknowledging the role of social capital in reproducing advantage amongst certain groups regarding housing pathways and access, may then serve an important purpose in exposing some of the less visible routes and resources individuals encounter and make use of within their housing choices.

Cultural capital

Cultural capital, like social capital, for Bourdieu signifies a process of social distinction, a resource which is similarly covert in the way it is legitimised within different social groups (Bridge, 2006). Like social capital, cultural capital represents non-material resources that are ascribed specific value within any given field, where they are legitimised and made profitable in their exclusivity and desirability (Bourdieu, 1984). Such practices are inevitably linked with the particular habitus an individual identifies with, and are viewed as an array of 'classifiable practices and products (taste) that the represented social world, i.e. the spaces of lifestyles, is constructed' (Bourdieu 1984:170). In this manner, those within each habitus have the ability to define particular non-discursive knowledges and practices that 'go without saying' according to the particular criteria within their group, practices which then function as a form of capital in themselves, in the form of identification and belonging (1984).

While Bourdieu identifies three forms of cultural capital: *objective, institutional* and *embodied*, it is specifically the *embodied* form that is of interest in this case, that is, the 'non-accredited and

sometimes tacit knowledge, tastes and dispositions that are absorbed through participation in a particular habitus' (Bridge, 2006:720). One reason for this interest is the 'inherited' nature of embodied cultural capital, the manner by which such dispositions or ways of doing things are accorded an inherent value, which can consequently be used to assert expectations of conduct and behaviour on others, or moreover to render one *distinct* from other groups by virtue of such capital. Because of the subtle and obscure way cultural capital is 'transmitted' and 'acquired,' (in comparison to economic capital for example), this form of resource is often endowed with a great deal of authority and influence within society and social groups (Bourdieu, 1986: 49). Crucially, for Bourdieu, this embodied cultural capital manifests again as a form of power and distinction, and in its appropriation, serves to (mis)recognise its inherent connection to economic capital (such as in the case of class and notions of 'good taste' and conduct), instead being wrongly interpreted as 'legitimate competence' (Bourdieu, 1986:49). Once again therefore, this form of capital can rarely be divorced from economic and other material resources.

With regards to housing, discussions of the way cultural capital has influenced housing choice and areas of settlement, have more recently pointed to issues of gentrification and the development of a 'new middle-class' (Ley, 1994: 53), a demographic considered to be rich in such cultural and economic resources. Seen as influencing a 're-classification' of working class urban areas, the increasing movement of these groups into the inner-city is now seen to accord such places with ideas of style, status, cosmopolitanism and increased desirability, a phenomenon which is intrinsically linked to the broader *symbolic* form of capital asserted by Bourdieu (Ley, 1994; Bourdieu, 1986). In the accumulation of such resources, and attention to particular codes of behaviour, certain choices therefore become associated a form of symbolic status, and thus imbued with an associated degree of 'prestige' and 'reputation' (Bourdieu, 1991:230).

Symbolic capital

In its accumulative character, symbolic capital then emerges as having a more tangible, visible quality, relating more to aesthetics and assumptions of 'taste' (Bourdieu, 1984). For Bourdieu, symbolic capital is ultimately the product of a socially constructed sense of distinction, having been consistently (mis)recognised and reinforced through the above three forms (1986:49). This symbolic outcome then serves the purpose of naturalising stratifications and class divides within or regarding any given habitus (Flint and Rowlands, 2003). This is of particular relevance surrounding limited resources and the manner by which they are accrued and/or distributed (2003). In such a way, symbolic capital has previously been associated with tenure-choice, and the correlated aspirations of status and identity that accompany home-ownership in particular (McIntyre and McKee, 2008). Arguably manifesting in the form of both 'aesthetic' and 'moral' judgements regarding what is considered to be socially desirable and responsible for individuals and their housing choices, home-ownership therefore represents a key form of symbolic capital in its representation of perceived material and societal resources (Flint and Rowlands, 2003: 217). As such, owner occupation 'not only demonstrates the economic capacity of individuals to enterprise their own lives, but is also increasingly ascribed aesthetic and moral value as a 'naturalised aspiration' (McIntyre and McKee, 2008: 483). This manner in which society-wide perceptions can influence housing choice has already been highlighted earlier in the chapter (in

section 2.2), drawing particular attention to the role of home-ownership as imbued with symbolic meaning.

The use of Bourdieu's four forms of capital and their application to housing thus brings to light a number of important issues. Firstly, it introduces an understanding of how individuals are able to access and mobilise their personal resources in order to achieve their housing objectives, how these forms of capital reinforce themselves, and how they are inherently connected in their cumulative effect and in the reproduction of benefit and advantage. Secondly, it highlights the importance of a particular social position, setting, or 'habitus' in which belonging is reinforced through shared norms and values, in order to provide access to such resources in the first place. As such, Bourdieu's theory helps to provide a useful framework through which to view the dualistic nature between agency (individual behaviour) and structure (the wider implications and influences outside of the personal field) which appear to interact in the creation and following of housing pathways and choices (Clapham, 2002). Whilst acknowledged for this important recognition of multiple forces in decision-making however, it is important at this stage to acknowledge a key aspect of Bourdieu's work on this topic which has important implications for institutions situated at a critical turning point of wider policy change, such as is currently the case regarding the *andelsbolig* model in Denmark.

In his writing on the habitus and capital, there are a number of occasions in which it is emphasised that the process by which the agent reproduces practice and behaviour in fact represents an almost 'unconscious' action, one towards which is s/he is predisposed as a result of routinely and habitually engaging in the collective norms, unspoken rules and expectations of the group (Bourdieu, 1984; 1986; Web, Schirato and Danaher, 2002). In the sense of the varying forms of capital then, it is suggested that individuals within the habitus are to all intents and purposes unreflexive in their behaviour, a product of which is the unexamined inequalities of advantage and privilege that are reproduced as a consequence of such unconsciously legitimized action (Bourdieu, 1986). This, for Lacroix, critically fails to recognise the degree to which agents are able to not only make informed and reflexive decisions based on their circumstances, but are also able to hold alternative and at times conflicting perspectives at once, despite their associations or identifications with particular groups and collectivities:

> '(For Bourdieu), agents are usually perceived as members of one single relatively homogenous group, produced either by solidarity of circumstances or a common intersubjective substrate. The definitions of 'social fields' or of 'primary agents' showing the same life chances leave the impression that actors are tied to univocal belongings... but agents are themselves at the crossroads between different social worlds and thereby endorse distinct and sometimes confrontational statuses and identities.' (Lacroix, 2013: 18)

This highlights the critical point that while particular social institutions, groups and collectivities represent important fields of reproduction, they can also represent sites of encounter and dialogue (Lacroix, 2013) in which individuals can reflect upon their own circumstances and the consequences of their actions. In reaction to this aspect of Bourdieu's theory of capital, this thesis will seek to assert the contrary, that whilst engaging in forms of reproduction and mobilising the

resources at their disposal, individuals are in fact able to retain a critical and reflexive perspective on the surrounding circumstances and influences that inform their interpretations and decision-making. In utilising Bourdieu's theory of capital, and recognising its limitations therefore, this piece of research attempts to draw the analytical lens closer to the practices and reflections of individuals; the housing choices they make, the motivations that inform these choices, and the resources called upon to realise these needs and interests. In this regard it seeks to respond to the call for the more interpretive-led theory of the home led by Despres (1991:108), in which the agent is at once positioned as central in her/his decision and meaning-making, whilst simultaneously influenced by numerous wider factors; from the more immediate habitus with its contingent norms and value-sets, to the dynamics of societal, political and economic changes taking place at a wider structural level. The following chapter will outline the epistemological and methodological implications of addressing such a topic, and in doing so will serve to outline more fully the aims of this research project.

Chapter 3

Research Methodology

This chapter outlines the epistemological and methodological considerations which have informed the current piece of research, presenting the study as an interpretive investigation which pays due recognition to the broader structural aspects of the home and housing (in the form of structuration). From this, the chapter outlines the research aims and questions that have directed the research process, and the methods of data collection employed to address them. This is followed by a closer, more reflexive engagement with the fieldwork and analysis process, which seeks to identify and clarify my own positionality, both with regards to the research encounter and subsequent analytical choices.

3.1 Epistemological framework

Given the nature of this research project as an investigation into the understandings and experiences of *andelsbolig* members, the development of a methodology that prioritised the participants' own insights and meaning-making strategies, positioned the study primarily within an interpretivist paradigm (Guba and Lincoln, 1994). In accordance with this set of principles, an understanding of the social world is found in the accounts of individuals, reflecting on their own behaviour and 'the meanings that they attribute to their acts and the acts of others,' rather than reduced to a set of measurable variables and static categories (Bryman, 2008: 16). In its investigative rather than explanatory purpose therefore, the agenda was to more accurately understand how and why specific norms and practices came to be significant amongst *andelsbolig* residents, using their own reflections and personal experience as the key analytic material.

Such a theoretical perspective, in its nature, views the social world as rooted in a subjective, agent-centred process of attributing meaning and interpretation within and upon the external world, rather than assuming there to be any uniform objective reality that can be otherwise measured and taken as fact (Denzin and Lincoln, 1994). Instead, the primary questions within interpretive research revolve more centrally around choices and interpretations relevant to particular actors at particular moments, subjecting such assumptions around a universal 'truth' or 'reality' to critical scrutiny (Hamel, 1998).This epistemological position has important implications then for our understanding of culture, social organisation, and housing, concepts that have been introduced in the previous literature chapters. As asserted in the first chapter of the thesis, the adoption of a cultural narrative which speaks to particular ideals and behaviours can be subjected to critique in terms of the assumptions upon which these ideas are based (such as the narrative of collaboration, equality and consensus within social democracy), thus repositioning it from an assumed reality to one of constructed, varied and complex understandings and motivations. Interpretivism suggests in accordance with this critique, that culture be viewed more accurately as context-dependant 'webs of significance,' through which individuals attribute their own meanings and view-points, which then in turn strengthen ideas of culture and cultural designation as powerful mechanisms in the creation of identity and expression (Geertz, 1994: 214). Therefore, not only is a critical question here to do with the ways implicit and explicit meanings are produced and reproduced around specific cultural texts, behaviours and practices, but also to

understand how these meanings are able to manifest as a 'common-sense, taken for granted reality' (Hall, 2006:477).

Such a perspective is informed by a wider social constructionist ontology, one which looks at how meanings are produced and reproduced and how such processes are underpinned by/produced within particular socio-cultural contexts (Berger and Luckmann, 1967). This provided an important broader consideration for my research as observing particular forms of meaning making within *andelsboliger*, which simultaneously situated the model and its inhabitants within a specific context, and the wider social, political and historical processes through which such perspectives were consequently mediated and negotiated (Danish social democracy, marketisation, for example). By way of an example, as has been highlighted in Chapter 2 regarding the 'home,' such a site (along with its differentiations, such as tenure-type) can be invested with a multitude of socially and culturally embedded meanings, ranging from belonging, freedom and aspiration, to signification of social class and distinction (Rowlands and Gurney, 2000; Somerville, 1997; Saunders and Williams, 1988). As a result, the home becomes a setting in which social action, social relations and social institutions can be routinely constituted, reproduced and contextualised (Saunders and Williams, 1988), thus highlighting the complex processes of socialization that mediate and navigate taken-for-granted realities, and the possibilities for insight that could be opened up through a constructionist paradigm.

This is also particularly relevant in discussions surrounding the concept of grand narratives and ideology, from the perspective of how individuals utilise and make sense of such abstractions. This is in relation to a discernible 'way of doing things,' ideas attributed to certain cultural frameworks of meaning and value-associations (as in the case of the *andelsbolig* and *andelstanke*) in order to make sense of the social world. The importance of such narratives and ideologies, rather than representing any sense of objective 'truth,' lies instead, according to the social constructionist paradigm, in the collective upholding of a sense of belonging and identification, one which enables a social group to maintain and sustain itself (Zakowicz, 2000). In providing a coherent framework of understanding and identification, a grand narrative can therefore provide a reference point for behaviour and meaning-making, as well as supporting and facilitating the social status quo. In the way that they are shared and reconstructed over periods of time, collective narratives or ideologies then serve as 'mutually comprehensive and acceptable explanations' for the individuals that engage with them, which then in turn influence identity in regards to social role or position. In such a way, collective narratives can represent powerful justifications for forms of social practice and an internalised 'order' within groups (Zakowicz, 2000:76).

Such a conception of the social world and the way it is understood by the individuals that inhabit it, therefore holds critical implications for the way in which such knowledge is investigated. Namely, it is through articulation and expression that we can begin to understand how such themes are constructed and adopted, and the weight of their meaning for particular groups in society (Hall, 1996). For example, promoting an understanding of culture as forms of expression which are filtered though historical and social contexts, Hall suggests ideology therefore more accurately reflects:

'the mental frameworks – the languages, concepts, categories, images of thought, and systems of representation – which different classes and social groups deploy in order to make sense of, define, figure out and render intelligible the way society works' (Hall, 1996:26)

Thus, the most influential force from the interpretative point of view lies with the agent, in her/his articulation of meaning and action. Through this we are able to gain a deeper understanding of the elements at work within such powerful and taken for granted notions as community and ideology, and how these might be negotiated in ordinary contexts.

Despite this focus on the agent as the locus of power being a notable characteristic of interpretivism however, there are those within the paradigm that have sought to moderate this assertion with an acknowledgement that this degree of agent-centred influence is not always so clear cut (Archer, 1995; Bourdieu, 1977; Giddens, 1984). Instead, a recognition of the inherent duality between the agent and her/his structural surroundings has been offered as a way of taking into account the individuals relationship with wider society and the role of institutions and organisations. This dynamic is recognised by Bourdieu (as previously discussed) in his concept of fields as areas of interaction, reproduction and struggle, fields which represent a 'crucial mediating context wherein external factors - changing circumstances - are brought to bear on individual practices and institutions' (Jenkins, 2002: 86). Here, an interaction between the agent and their surroundings is perceived as an intrinsic aspect of social organisation and the manner by which we define and construct behaviour.

This duality is encompassed most notably within the theory of 'structuration' (Giddens, 1984). Structuration attempts to unite the common divide between structure and agency that is present in much of social theory, in emphasising the duality of both. That is, to reconcile apparent dichotomies such as subject and object, structure and action, within a concept recognising the inherent connectedness and interdependence of these ideas (Blaikie 2010). As such, it asserts that social actors are at once engaged in the process of producing and reproducing their social worlds, able to reflexively monitor their own decisions and circumstances, while simultaneously operating within a framework of 'contextual sensitivity, complex human intentionality and subtle social constraint' (Jones 1999:131). From this perspective, agents still maintain significant influence, in that structures are viewed as emerging from the micro-practices of individual agents; produced, co-created, upheld or disrupted and made 'valid' only when people adhere to and make decisions based upon them (Tracy, 2013:60). This goes some way into describing the processes by which rules, ideas and norms become institutionalised, as well as affording individuals the ability to reflexively engage with such norms in the process of uncovering these patterns. However, critically, it also acknowledges the degree to which such practices contribute to a wider system of constraint, in the reproduction of inequality and division, for example. Summarising this point, Giddens states that:

'One of the main propositions of structuration theory is that the rules and resources drawn upon in the production and reproduction of social action are at the same time the means of system reproduction' (Giddens, 1984: 19)

Thus, patterns of behaviour, norms, narratives and rules, whilst reflecting the agent-led paradigm in their creation and reproduction, can also represent dimensions of structural influence, facilitation or constraint which are then reproduced to form institutional 'taken for granted' norms. This has particular relevance for housing. As mentioned in the previous chapter, the acknowledgement of the inter-relationship between agents and their housing choices, routes of access and broader structural constraints and opportunities, form a vital basis for what Despres sees as a modern 'interpretive theory of the home' (1991: 108). This also arguably applies to the example of policy change within the field of housing, in the assertion that the real impact of policies can most effectively be understood through the complex manner in which residents/consumers negotiate such changes, with regards to their perceptions and attitudes (Clapham, 2010).

 In the process of making the 'commonplace' problematic, consideration of localised meanings, practices and interpretations can then identify and attach significance to events and patterns of behaviour that impact on environments and have implications for broader social settings. As such, social organisation constitutes the 'formal and informal social systems operating simultaneously, that is, persons in everyday life taking action together in terms of both official and unofficial definitions of status and role' (Erikson, 1985:17). Through such an epistemological strategy of interpretivism, with attention to these facets of structuration, deeper insight can be achieved into what such formal/informal/official and unofficial definitions constitute, how they operate, and maintain influence. This is arguably particularly relevant for housing research, which has previously been criticised for its acceptance and reliance on unexamined categories and trends (Kemeny, 1984; 1992), and its neglect of the informal and unofficial dimensions of status, roles and networks on housing choice and access (Boterman, 2011). Given these assertions, the *andelsbolig* presented itself as an area of housing which would benefit from this form of insight. It is a housing model that has been informed by particular ideological ideas such as shared ownership and collaboration, relating to a wider narrative concerning its role as an accessible and affordable alternative to conventional ownership (Power, 1993; Skifter-Andersen, Vestergård and Gottschalk, 2001). How these ideas were understood and put into practice, and the way in which they interacted with the broader market trajectory that surrounded the model at the time of investigation, thus provided a deeper understanding of the mechanisms and changes occurring at ground level, challenging such assumptions at the point of operation.

3.2 Identifying research question and aims

Following this introduction to the epistemological framework of the thesis, a primary research question was identified, one which aligned the above considerations and provided a core focus to the investigation. This question asked: Approaching the sense-making and housing strategies of those on the 'inside' as constitutive of the *andelsbolig* and its direction of travel, to what extent does the model reflect the role of an affordable and accessible form of housing provision in Copenhagen?

This question could then be divided into a series of 3 sub-aims, through which focussed avenues of inquiry and interest could be addressed in a more systematic manner:

The first aim of the research was to grasp how *andelsbolig* living was understood and constructed by members, investigating how co-operative ideals informed strategy and practice with regards to informal and formal rule-following. This provided insight into how particular narratives and patterns of behaviour came to be normalised in the *andelsbolig* model.

Secondly, the research addressed more directly how members utilised different resources (capital) with regards to accessing entry and membership to *andelsbolig* living, including their perspectives on how such a system operates. In doing so, the study attempted to uncover both the explicit and more hidden, subtle ways that certain groups achieve membership within *andelsbolig* associations, as well as the conditions upon which such decision-making is based. Attention was subsequently be paid to the implications such structural and behavioural patterns have for the reproduction of advantage, in relation to broader issues of housing access.

The third aim addressed the *andelsbolig* as a site of change with regards to recent policy shifts that have seen greater de-regulation of share prices within the model, with the purpose of understanding how these changes have affected members in terms of decision-making and choice. This provided insight into some of the more broadly situated ideas surrounding home, ownership and investment informing these decisions, in turn presenting the *andelsbolig* as an example of how wider policy changes and tensions were played out at a micro-level.

3.3 Methodological considerations

In its situated, context-specific focus therefore, the study originally seemed most comfortably to fit within an ethnographic methodological framework (Agar, 1996). In line with the origins of ethnographic research and the study of 'communities,' the *andelsbolig* site reflects a setting in which actors, encounters and practices intersect, opening up avenues of inquiry that are enabled through study within a 'naturalistic' environment, unprescribed or determined by the researcher (Hammersley and Atkinson, 2007). This approach seemed to hold particular relevance considering the desire to understand the beliefs, norms and values of a community within a particular locale, an agenda primarily associated with that of the ethnography (2007). Moreover, the adoption of a 'multi-sited ethnography' (Marcus, 1998) a response to some of the short-falls of the more traditional, locally sited ethnographies, held the potential for me to widen the research lens beyond one or two *andelsboliger* locales, and be introduced to a variety of potential phenomena and avenues of inquiry over a number of sites available to me.

Often employing a wide range of research techniques in the process, ethnography is commonly associated with a degree of 'immersion' within the research setting, using multiple tools to draw out data from numerous sources within 'the field' and from its inhabitants. (Emerson, Fretz and Shaw, 2011) In accordance, one of the most distinguishing elements of this form of approach is the more active role ascribed to 'modes of observing, watching, seeing, gazing and scrutinizing' (Gobo, 2011:15), primarily in the form of participant observation. While I made use of contextual sources such as documents, photographs, informal professional interviews as well as site visits (in which I encountered and observed multiple *andelsbolig* properties), my research relied most heavily on a series of semi-structured interviews with the members themselves. Moreover, there was a distinct lack of organised participant observation (only 2 examples throughout the fieldwork), the difficulty in accessing and resulting absence of which then served to directly

challenge the justification of an initial ethnographic approach in addressing my research questions. There were a number of reasons for this. Full ethnographic immersion revealed itself to be more complex than first anticipated, not in gaining access to the properties themselves, but more in gaining access to the collective arrangements and events that took place within them, namely the general assemblies and the working weekends.

This was down to a number of contributing factors. One of these was the relative infrequency that such events occurred (taking place annually or bi-annually), naturally limiting the amount of times that they could be utilised as a data resource within the fieldwork year. Another was the particular climate that surrounded the *andelsbolig* sector at the time the research was carried out, which appeared to be especially relevant in the case of the general meetings. The *andelsbolig* situation and its predicament post-2008 was part of public debate more generally within Copenhagen at this point, as were a number of associations that were in the process of investigation, with some facing bankruptcy and others recovering after some poorly timed and ill-informed decision-making regarding market valuations. Given that the direction of my research had begun to illuminate some of these problems, such an event at which members collectively addressed them would have therefore been of significant interest. However, it had also led to a heightened sense of unease surrounding the interest of outsiders (such as myself), with some communicating this as an anxiety around the content of the meetings (e.g. finances, budgets, share prices) being exposed to a stranger.

Furthermore, a number of associations had begun to employ lawyers and administrators on the association's behalf, professionals who were also in the position of mediating my entry to such events. Thus, while a small number of my participants were willing to act as gatekeepers having met me and understood my motivations, it became quite problematic securing access when these participants had to first clear my entry with the whole association and its lawyers, often resulting in a blockage. The case of the working weekends was similar, surprisingly so, given the non-official nature of these events. However, a contributing factor here that led to diminished opportunities to participate in such an occasion was the fact that (as the analysis will highlight) a number of associations were beginning to outsource the tasks traditionally undertaken during these working weekends, meaning that windows of opportunities to participate in that regard were also limited. Aside from the one attended, two further opportunities were offered to me, but never came to fruition (one reason being some tensions amongst non-participating members who felt they would be uncomfortable with a researcher present, with the other reason unknown).

In the absence of adequate examples of participant observation in regards to such events therefore, the research approach and methodology informing its progression, faltered. Insofar as the study paid deliberate attention to context, place, wider structures and policy through the sources of data employed otherwise (explanations of which will follow), my research can be argued to be *informed* by the tenets of ethnographic research in its original motivation, but could not reasonably be considered to represent ethnographic methodology in its result, given the absence of proper 'immersion.' Instead, taking such developments into account, the methodology subsequently employed in which semi-structured interviews formed the predominant route of

investigation, could be seen to 'fit' more coherently with the principles of phenomenological inquiry (Flick, Kardfoff and Steinke, 2004).

Historically, phenomenological inquiry developed as a point of inquiry focused upon the philosophical nature of experience, in which 'realities' are treated as phenomena. As such, according to Schultz (1899-1965) these approaches are epistemologically based on a paradigm of subjectivity, personal perspective and interpretation, with the external world and its associated realities being reduced to personal consciousness and the 'various provinces of meaning' they more accurately represent (Vandenberg, 1997:7). The aim of the phenomenological researcher is to therefore 'describe' as closely as possible phenomena experienced through the experiences and words of those nearest to it, gaining insight into actions and motivations without the impact of pre-given frameworks and assumptions (Smith and Osborn, 2008). Such an exploratory, inductive methodology that by its positioning opens the research up to unfamiliar frameworks of reference, thereby allows space during the process of interviewing for ideas and research avenues to emerge that had not been previously considered. The prioritisation of the interview technique in this sense is not to achieve answers to questions, nor to test or evaluate hypotheses, but to more fully comprehend the lived experience of others and the subsequent meanings attached to this experience (Seidman, 2006). This was an important aspect of my own approach to understanding the perspectives of *andelsbolig* members and how they made sense of particular actions, meanings, behaviours and developments that characterised their current lived experience in a shared housing model.

This setting aside of presumptions and biases by the phenomenological researcher (in the sense of approaching data collection as a purely descriptive encounter) is a problematic one, however. For example, one of the key activities undertaken in employing such an approach has traditionally been 'bracketing' in which the researcher systematically brackets or unpacks previous expectations and assumptions, in an effort to separate these from the research encounter (Carpenter, 2007). Whilst being seen as an attempt to enhance the authenticity of the material subsequently gathered, authors subscribing to this methodological paradigm have since argued that such an objective is neither desirable nor possible (LeVasseur, 2003). For Koch, it is impossible to removes one's self from lived experience, background and positionality, as such encounters are unavoidably interpreted and mediated through being-in-the-world, unable therefore, to be managed pre-reflexively (Koch, 1995). This is a central aspect of the subsequently developed *hermeneutic phenomenology*, in which the researchers own pre-conceptions are recognised, as well as those emerging within the actual activity of researching and engaging with others. This has since been described as a 'double-hermeneutic,' in the sense that interpretation and thematic development are necessarily co-produced through the experiences and assumptions of both parties (Smith and Osborn, 2008: 53). As a result, the adoption of a phenomenological approach to the investigation into the *andelsbolig* focused the research lens on how participants make sense of their housing model and the experiences and meanings attached. Simultaneously however, it sought to identify my own presumptions and 'partial perspectives' (Haraway, 1991:183) in accordance with the hermeneutic turn, both in the process of pre-data collection (as discussed later in the chapter, in 'Copenhagen: Coming in from the Outside,' Section 3:8) as well the process of data analysis itself, approached reflexively in order to identify and acknowledge such influences on the research process.

Implications of interpretive methods for my own research

Before going into a deeper explanation of the methods used to address the aims of the project, a clarification of the more specific research questions and the methods employed to address them is presented in the form of a chart below (as recommended by Mason, 2002):

Research questions	Data sources and methods	Justification
1. What beliefs, ideas and norms operate within the *andelsbolig* model from the perspective of those that inhabit it?	Interviews with members	-Interviews with members will provide insight into the ways in which meaning is attached to *andelsbolig* life, in terms of both attitudes towards collaborative living and wider ideological perspectives.
2. How are these beliefs contextualised, negotiated and put into practice?	Interviews with members, documents (statutes and 'house rules'), photographs, participant observation	-Interviews will provide insight into how members imbue democratic practices, events and spaces with particular value-associations, including reflections on the effectiveness and experience of such practices. -Documents such as the statutes and house rules will provide an understanding of how these meanings and ideas manifest in the use of formalised collective regulation -Photographs will provide supplementary visual interpretations of how these ideas are put into practice -Participant observation will provide an example of how a democratic process are undertaken, highlighting some of the key mechanisms at work in collaborative practice.
3. What implications does this way of living have for *andelsbolig* members, with regards to (for example), ownership, participation, and social and financial contracts?	Interviews with members, documents (association statutes)	-Interviews with members will highlight how particularly distinctive aspects of the model are negotiated and talked about, and how these coincide with more conventional notions of home. -Statues will demonstrate the

		particular expectations placed upon members in this model, representing an 'official' expression of collaborative living. The above two data sources can then be compared and contrasted for insight into how such expectations function in reality.
4. How do internal and external mechanisms influence decision-making and action in the *andelsbolig* (e.g. internal statutes, external policy changes)? How do these affect the perceived ideological underpinnings of the model from the perspective of the residents?	Interviews with members, documents (association statutes, 'house rules'), policy documents (*Andelsboligloven*)	-Interviews will investigate the ways in which members interact with broader structural influences and how these inform and shape their choices and motivations. This method will furthermore provide space to address members reflections on dilemmas of ideology with regards to recent changes in policy -Documents such as the *Andelsboligloven* will provide data on the formal and administrative aspects of *andelsbolig* policy through which to contextualise such decisions and dilemmas
5. What are the common strategies and practices employed within the model with regards to access and choice, and what implications do these have for the wider legitimacy of the model as an accessible, affordable housing option?	Interviews with members, documents (statutes) interviews with professionals (estate agents specialising in *andelsboliger*, loan managers from Danske Bank and Nordea)	-Interviews will yield data on the multiple ways in which particular forms of capital are utilised by members to gain access to an *andel* apartment -Association statutes will provide key data regarding formal aspects of purchase, transfer and regulation of properties. -This data will be supplemented with interviews with professionals that will provide further examples of the sales and purchase framework members are operating within. This will also provide examples of the needs and priorities on the part of members, encountered by the professionals in the field. -Combining the above data

		sources will therefore provide insight into the informal/ formal, and official /unofficial dimensions related to access.

Due to the main focus of my research being the interpretation and meaning-making of *andelsbolig* members, the analysis predominantly relied on a series of semi-structured interviews carried out with members of various *andelsboliger* in Copenhagen. Such an approach was used for a number of reasons. Firstly, as suggested above, the strategy reflects the understanding that insight into any social phenomenon or social change exists in the narratives and viewpoints of the individuals experiencing it (Mason, 2002; Heracleous, 2004). Secondly, as discussed during the literature review, the degree to which the *andelsbolig* has been impacted upon by historical, political and cultural assumptions, from the inception of the model onwards, suggests a complex and multi-layered phenomenon. The open, semi-structured nature of the chosen interview method therefore allows for the possibility of contextual insight and associated meanings to emerge as they do naturally within discussion, without being too restricted by formal set questions (Seidman, 2006). An acknowledgement of contextual factors and the ways in which they interact is a signature feature of the interpretive tradition and its vision of the social world. As Flick suggests, 'most phenomena cannot be explained in isolation, which is a result of their complexity in reality' (Flick 2007:15). As a result, adopting such an approach allowed me to remain open during the research process, both to the changing local and political landscape within which my fieldwork was taking place, and to the multiple factors that shaped (and continue to shape) the experience of *andelsbolig* living.

With its inductive quality, the method of the semi-structured interview allowed space during the process of interviewing for ideas and research avenues to emerge that had not been previously considered. This allowed me to re-focus my direction, and if appropriate, to develop new and pertinent avenues of inquiry that came to light during the interviews. While this strategy was beneficial with regards to the construction of relevant themes and frames of reference in an area of study new to me, there was also the challenging task of maintaining a cohesive and meaningful set of research questions during the initial data collection process. A particular problem related to this was that the research site appeared from the beginning to transcend disciplinary boundaries (housing policy, architecture, anthropology, politics, economics, cultural history, etc). The expectation that this type of problem would occur using such a strategy, had been initially addressed in the carrying out of a pilot study, comprising of a small number of unstructured interviews with *andelsbolig* members (3 in total) and two additional unstructured interviews with local housing professionals. This acted as an initial research guide, enabling me to gain insight into the types of issues that were of interest and relevance, from which I could then develop more informed topic-guides and open-ended questions to introduce into the semi-structured interviews (see appendix). This process was also pivotal in the recruitment of a broader sample, one of the issues expanded upon below, in the following section outlining the process of data collection and methods.

3.4 Data collection: site, sampling and methods used

Why Copenhagen?

Andelsbolig housing makes up approximately 7 per cent of housing in Denmark, the largest concentration of which is located in Copenhagen, where the model accounts for approximately one third of the housing stock, with 97,000 such properties listed in the capital region as of 2013 (Ministeriet for By, Bolig og Landdistrikter, 2013). This makes the *andelsbolig* a viable and prevalent housing model in the capital (both Copenhagen and Greater Copenhagen), and with regards to sampling, this meant that access to participants was significantly easier than in the smaller cities or rural areas where the model is less common. The proportion of *andelsboliger* in the city, allied to the concentration of population and housing need/desirability, also meant that the economic and market effects that have prompted a number of important themes within my research are likely to have been felt more intensely in the capital (Low, 1996).

Furthermore, as Denmark's capital, Copenhagen has often taken the lead in urban experimentation, being at the forefront of political and institutional changes (Dijkink, 2000). That Copenhagen is, as a result, often viewed as the epicentre of Danish design and development (Hansen et al, 2001) benefited my research in two ways. First, it enhanced my opportunities to engage with leading housing professionals, allowing me to remain up-to-date with the most recent housing developments to emerge in Denmark at the time of study. Second, the decision to limit the study to Copenhagen was practically useful, given that I found snowball sampling to be the most effective method of contacting research participants, enabling me to engage with multiple and varied networks within the time available.

Sampling and Access

Pilot interviews aimed at exploring and developing my research questions provided me with a number of connections through whom I gained access to residents of *andelsbolig* properties around Copenhagen. The sampling method could therefore be considered to be a mixture of convenience and 'snowball' sampling (Bryman, 2008: 414). Throughout my fieldwork experience, this hybrid approach proved to be effective in participant recruitment, and significantly more so than attempts to engage through email addresses taken from website mailing lists/*andelsbolig* networks and notice board posters.

In order to create a comparative structure I began considering my sample in terms of area, allowing 6 major districts to be represented (*Østerbro, Vesterbro, Nørrebro, Sydhavn, Frederiksberg, Valby*, and Greater Copenhagen). Towards the end of my fieldwork however, I found that some of the greatest divergences in experiences were less to do with area and more to do with other factors such as association size, and whether the property was older (traditional) or newer (supported). While I did manage to take these factors into account to some degree, time constraints meant I was unable to investigate them as fully as I would have liked. Upon reflection, and with an eye to further research, comparison of these factors might shed interesting light on how *andelsbolig* properties function in terms of their broader structural differences.

A further factor in the sample was the socio-economic status of the participants, with regards to their occupation and the manner by which they purchased their apartments (e.g. in the example of *forældrekøb* or 'parent-purchased' apartments (see appendix). This was not in fact a purposeful sampling priority in the early analytical stages, however having noted down such details during the interviews, upon systematising and revisiting the sample these details provided a point of interest and reflection. Along with what appears to be a socio-economically uniform group, the sample includes only 5 non-Danes, making it also notably homogenous in terms of nationality, considering the capital city location. A point of interest here is of course related to one of the arguments adopted in the thesis that the *andelsbolig* represents a housing model which reproduces the advantages of those on the 'inside,' and tends to benefit closed social groups. In such a light, both sample tendencies can be claimed to reflect this assertion. However, given I have stated these demographic qualities were only acknowledged later in the analysis, the sample could also be subject to criticism for simply be skewed in favour of these groups.

Participants

Initial participants were contacted via the *andelsbolig* association websites, publicly available on the internet. Due to the fact that chairpersons' names and contact details are published on these homepages, this enabled me to contact such individuals directly, and from there contact members who were interested in taking part. During these preliminary encounters with residents, I was able to gain a clearer understanding of the practical aspects of *andelsbolig* living. This was particularly useful in the respect that many of my initial participants were board members within their associations, and so were not only able to clarify certain points around operational matters such as finance and maintenance, but also appeared keen to engage on these topics. This then enabled me to expand my understanding of the key structural aspects of *andelsbolig* living, providing a framework within which to begin investigating some of the more abstract issues.

In total, 38 interviews were carried out with residents of *andelsboliger*, taking place in 19 different properties around Copenhagen. In addition to this, 7 interviews were carried out with separate professionals who were able to offer insight from their respective fields. These included Jan Hansen, the director of ABF (*Andelsboligforeningernes Fællesrepræsentation)*, a nationwide interest organisation for *andelsboliger* that provides support, training and representation for associations throughout Denmark. The sample also included two respected Danish housing academics, Hans Kristensen and Hans Skifter Andersen, affiliated with the Centre for Housing and Welfare (*Center for Bolig* og *Velfærd, University of Copenhagen),* whose insights gave me a more nuanced understanding of some of the issues currently facing Danish housing. Additionally, two loan advisors from Danish credit institutions *Danske Bank* and *Nordea* were interviewed about the financial conditions for securing *andelsbolig* loans, and the role of such institutions in the early stages of *andelsbolig* purchase. Finally, two estate agents from separate firms specialising in the sale of *andelsbolig* apartments were also interviewed, with a view to understanding the relatively new role of private valuation within the *andelsbolig* market.

The matter of anonymity was raised after each interview, to allow respondents to reflect on their contribution before making any decisions. Most participants, because they did not view the discussions as particularly sensitive, chose to be named. For some of these individuals, anonymity

was not seen as something particularly necessary. However, a small minority wanted to be named and 'present' in the thesis alongside their contributions. During the course of three other interviews, however, the participants involved felt more comfortable being anonymous, due to the potential repercussions if their contributions were communicated within their associations. The wishes of these individuals were respected and their names subsequently changed in the body of the text.

The interview setting

Thirty-eight semi- structured interviews were carried out between January 2012 and June 2014, each lasting between 1 and 2 hours. As mentioned previously, a number of interviews had been carried out with *andelsbolig* residents and two housing professionals early on, and so acted as pilot interviews during which I was able to learn more about some of the current issues affecting the model. After this point, contacts were established through a growing network of association members who were able to refer me to others who they felt would be interested in my research.

Participants were usually contacted first by e-mail (all but four who were contacted by telephone and one by post) and an outline of the research was described as well as a brief description of what the interview would involve. Those that responded positively were then presented with details regarding informed consent, which highlighted the issue of anonymity (as above). Apart from four interviews which took place two in offices and two in cafes, all interviews took place in the participants' homes, which enabled me to see both the similarity and variety of structural layouts, and the consideration of communal values that was present within each *andelsbolig*. While I was extremely grateful for the hospitality and warmth of those that chose to participate, (which no doubt aided the flow of conversation and exchanging of ideas), I was sure to remain aware of the fact that my research setting was someone's home first and foremost, not neutral ground that I could or should take for granted.

Interviews were recorded and transcribed and sent back to the participant via e-mail to verify any confusion or misunderstanding. This provided space for the participants to add/remove/amend their words as they saw fit. This was particularly critical on a few occasions in which difficulties in translation cropped up (for example, certain words or expressions), and also helpful for me when I wished to clarify certain points that I had investigated post-interview, hopefully lessening the impact of my own assumptions.

The interviews were semi-structured and as such, introduced a variety of topics in conjunction with open-ended questions designed to encourage the respondent to address particular issues. In this way, the interviews were 'conversations with a purpose' (Burgess, 1984: 102) rather than a more formally structured questioning. The informal nature of the interviews led to greater emphasis on some topics and the elimination of others, and as the fieldwork progressed I was increasingly able to build a clearer picture of the directions I wished to take. For example, having learnt about working weekends and the way in which these events have been financially incentivised, I was able to explore the different ways that this situation was approached by different associations; similarly with the rules governing sub-letting.

As highlighted earlier, additional interviews were carried out early in the fieldwork stages with two loan managers from two Danish banks and two estate agents specialising in valuation, sales and purchase of *andelsbolig* property. This provided additional material alongside my preliminary research findings from the pilot study, and was useful for me as a researcher to give myself an understanding of the professional framework that has become increasingly significant in the *andelsbolig* market. In this way it helped me to familiarise myself with some of the basic mechanisms involved within such a process (for example, I was informed of the necessary requirements for accessing an *andelsbolig* loan, and the role of the bank in evaluating the association's annual budget prior to purchase). While this early process may have provided some useful contextual material, the interviews undertaken with these individuals retained an important interpretive quality. Each interview was analysed with regards to the particular perspective, role and motivations of the speakers, albeit with a topic guide differing to those used in the primary interviews. To provide an example, in the case of one of the estate agents interviewed, I was informed of their perception of the changing role of the voluntary aspects within the *andelsbolig.* In their experience, those new to purchasing an *andelsbolig* apartment were more likely to view the participatory aspect as a 'hassle' or 'complication,' and be more immediately concerned with implications for ownership attached to such a model, a viewpoint the interviewee was sympathetic towards.

While such an assertion provided useful support to my preliminary research findings, a number of issues needed to be more broadly taken into account when using this material within the analysis. For example, the opinion of the speaker can be tied convincingly with the newer and stronger role of estate agents as private valuers within the *andelsbolig* system, along with their critical and highly invested role in the process of purchase. This then raises the possibility that a) personal motivation may play a part, given the role of the estate agent increases as the commodification of *andelsbolig* apartments strengthens and the collaborative aspect loses its significance, and b) that this experience is perhaps limited to the types of potential buyers these professionals encounter (given those with alternative perspectives on the *andelsbolig* may choose alternative and more direct routes of purchase through associations). Addressing such issues in the process of analysis, attempts therefore to acknowledge the multiple biases and contextual elements that can be present during the research process in the collection of corroborative material (Bowen, 2009). As established, the primary form of data collection was through semi-structured interviews. However, a number of additional methods were also utilised in the study. These included: participant observation, the use of documents, and the use of photographs, the contribution of which will now be turned to.

Participant observation

As already stated, general meetings and working weekends take place within each *andelsbolig* around once a year, usually around September/October. After an interview with one of my participants, I was invited to come and observe such a meeting, which provided a valuable opportunity to see how such events were organised, how members interacted, and the extent to which democratic proceedings operated in a routinised, practical manner. Similarly, in the case of the working weekend, an invitation was extended to me to join such an occasion after another of the interviews, allowing me access to a first-hand understanding of the kinds of tasks undertaken,

and the interactions and behavioural aspects that were encompassed in such an event. Moreover, my presence within the *andelsbolig* setting during the majority of the interview encounters, spontaneous encounters with other members during these occasions, as well as the collection of materials, all contributed to this form of research technique (Kawulich, 2005). As is common with the process of observation, one of the more difficult things to establish early on in the process was *what* to look for, and the process predominantly consisted of writing instinctual field notes before I was able to hone my routes of inquiry as theoretical themes emerged and the observations progressed (for example as problems surrounding participation and ideological conflicts with *andelstanke* became more focussed) (DeWalt and DeWalt, 2002; Hammersley and Atkinson, 2007). In this way, it provided important context for some of the themes that were starting to emerge from my analysis (DeWalt and DeWalt, 2011), as well as providing an immediate example of the type of event so often referenced within the interviews. As a result I was able to accumulate certain insights about general procedural elements of this type of encounter, lessening the reliance on participants to provide me with such practical information, for example. It also provided a useful site for interview recruitment, demonstrated by the fact that I was able to arrange a number of additional interviews after the meeting had drawn to a close.

My presence at such events was also an opportunity to encounter new lines of inquiry (for example the argument surrounding the introduction of payment for voluntary work). This therefore gave me an early opportunity to identify some of the main points of interests from the perspectives of the residents. I was able to watch them discuss and deliberate matters of priority, unaffected by my own thematic influences as in the case of a researcher conducting an interview. As such it enabled me to experience an alternative research environment; one in which the researcher is confronted with multi-dimensional data rather than purely retrospective accounts from participants (Mason, 2002).

Field notes were made during and after the meeting, and were subsequently analysed alongside the interview data with regards to emerging themes. As stated, the experience was useful in gaining some insight into some more 'naturalised' accounts of issues from *andelsbolig* members; however the meeting and field notes were also useful for my own deeper understanding of this type of democratic process. Therefore, despite the fact that this method of participant observation was minimal in comparison to the interviews which were subsequently to form a significantly more substantial element of my data collection process, the experience was nevertheless beneficial to my own development as a researcher in the research site. The degree to which the field notes and my own influence and interpretations (particularly evident in my own personal reflections) were present here is testament to this, and the recognition of qualitative research as a reflexive process (Smith and Osborn, 2008). Rather than being assimilated as part of a coherent methodological strategy therefore, the decision to undertake participant observation as an additional, complementary method could therefore be considered a contribution more in the way that it introduced me to certain issues during the research process, and served to corroborate the interview data later in the analysis stages - rather than as part of a broader research strategy which prioritised this type of observational data.

Use of documents

There were a number of documents that were used during the fieldworks stages and analysis. These consisted of the statutes and 'house rules' of 4 organisations, as well as the National *Andelsbolig* Law, the statutory framework which provides the terms of creation, management, regulation, rights and obligations. All documents were analysed by initial familiarisation with the texts, followed by thematic analysis in which patterns recognised in the data emerged as categories for closer inspection. Given the processing of documents occurred in the mid- to later stages of the fieldwork process, many of the pre-defined codes could be compared alongside the data found in the texts (Bowen, 2009).

The four sets of private statutes and house rules were acquired after interviews with each of the participants in question had drawn to a close. In order for me to take full advantage of these documents it was important that I had time to process them, therefore having them in my possession for a short time (in order to make copies of them) was a necessary request. Full disclosure of my copying of the documents and how they would be used, was provided before any request was made. The *Andelsbolig* Law was significantly easier to access, due to its status as a public document, as were verifications of its source and legitimacy (document status, identification number, publication date, etc).

The decision to use these particular texts as additional research material was due to the nature of some of my research questions. With regards to the private statutes and house rules, I was interested to observe a) how ideas of shared ownership, collaboration and living together could be formalised into an official set of 'rules' and thereafter, b) understand how these rules provided a type of structural reference point for the needs, behaviours and meaning-making of the members in their daily lives. This perspective took the view, similar to that of Bowen, (2009), that:

> 'Documents are not neutral, transparent reflections of organisational or occupational life. They actively construct the very organisations they purport to describe. Analysis therefore needs to focus on how organisational realities are (re)produced through textual conventions' (2009: 27)

This again reflects a structuration perspective in the sense that it draws attention to the way members of organisations create meaning, in turn shaping wider structural routines and rules, which are then adopted, adapted and reproduced to represent an established 'way of doing things.' In this sense, individuals are seen to create their own 'structures-in-use,' appropriating and interacting with the wider system that surrounds them (Kirby and Krone, 2002:55). By studying these documents I was therefore able to examine organisational rhetoric not only from the point of view of the participants, but also in an official capacity where these perspectives were represented in writing.

The use of the *Andelsbolig* Law as a document source was useful on more of a contextual level, given that within it lies one of the main legislative changes that have affected the valuation of associations and the changes in share price. In this way, the *Andelsbolig* Law represents an external set of regulations which has had direct consequences for many associations, namely in the form of significant decisions made on sale, investment and value of individual properties as a

result. I chose to add the *Andelsbolig* Law to the analysis for this reason, as it provided a wider supplementary context to the subject under study. Supporting the broader use of documents as corroborating material, Merriam (1988) suggests that, 'documents of all types can help the researcher uncover meaning, develop understanding and discover insights relevant to the research problem' (1988:118). However, despite its role as providing a policy context for the changes taking place at the more direct investigative level, care was taken not to imbue the document with the authority of a neutral, objective text. The epistemological position taken within the research strategy requires a recognition of documents as 'social facts,' items that are necessarily constructed and imbued with particular purpose and intention (Atkinson and Coffey, 1997). Therefore, as Atkinson and Coffey state: 'we cannot treat records, however 'official' as firm evidence of what they report' (1997:47). Taking this into account, the *Andelsbolig* Law was contextualised within the analysis with regards to its source, nature, and was limited to its use as a reference point within the broader research to illuminate decisions made by participants.

Photographs

During the course of the fieldwork, I brought my camera with me to interviews and (with permission) made a photographic record of characteristic or unique *andelsbolig* features (e.g. communal areas, meeting rooms, laundry timetables, etc). These images served a number of purposes. Firstly, given the housing model under investigation being referenced frequently as an 'alternative' model in multiple ways, I felt the reader may benefit from a visual interpretation of what particular sites and communal utilities looked like. Secondly, in this way I believe the photographs served to support elements of the written analysis within the thesis (such as accompanying descriptions of working weekends and general meetings). Despite the supplementary purpose of the photographs, their use within the final thesis nevertheless raises similar questions of the extent to which interpretation plays a part in the use of such material, especially when seen as representing a factual record (Bach, 1998). In terms of the way the photographs were included therefore, I must acknowledge that these choices were predominantly influenced by time, opportunity and what I believed personally to represent areas of interest.

Ethical considerations

Ethical approval was granted from the University of Sheffield, Department of Sociological Studies, prior to undertaking any fieldwork. All those participating in the study were provided with information regarding the study, what was to be expected from the interview, and the potential uses for the material upon completion of the thesis. This was provided in either Danish or English depending on the wishes of the individual participants. All participants were also notified at this point of my desire to use a recording device during the interview and all consented to this.

Upon contacting potential participants, if a public place was suggested by the individual as a meeting point this was agreed. There was a deliberate lack of pressure on the participant to invite me into his/her home. At times, this may also have been a decision based on convenience on the part of the respondent. On the occasions I was invited to the *andelsbolig* in question, I was acutely aware of the hospitality extended to me, particularly when residents invited me into their apartments (as opposed to interviews taking place in communal meeting rooms). Sensitivity was

important, based on the understanding that my chosen research site was first and foremost the interviewee's personal space and not to be taken advantage of. As reinforced by Stake (1998):'Qualitative researchers are guests in the private spaces of the world... their manners should be good and their code of ethics strict' (1998: 93).

Furthermore, research within a collaborative living arrangement such as an *andelsbolig* raised added concerns, given that participants inviting me into their homes were in fact part of a larger association. It was therefore important to recognise and be sensitive to the fact that I was also being invited to observe (and in some cases photograph) the living areas of those who were not present to give their permission, for example common rooms and shared facilities. Sensitivity was also shown in the acquisition of any research material which included recordings and transcriptions, as well as copies of statutes and house rules provided by a number of the associations within the study.

One to two weeks after they were interviewed, each participant was sent a copy of our transcribed conversation. This was to ensure that they maintained some level of ownership over their words and had the freedom to add, remove or change anything they wanted to. As mentioned in the earlier discussion of the interview process, I could not do this for to those people I met in spontaneous encounters, although their informed consent was acquired verbally. All recordings and written transcripts were kept safe on a password-protected secure computer file. Once the transcripts were printed out for analysis purposes they were kept in a locked filing cabinet.

Sampling issues

A number of factors may have shaped, in one way or another, the nature of my final sample. For example, the issue of language (which will be discussed below); in discussions with some of my participants and friends we agreed that some individuals/groups may have been 'put off' by the understanding that they might have to speak English, and therefore chose not to participate because of this. Participation may have been limited to those willing to accommodate the language issue therefore. This is suggested by the fact that recruiting participants was most successful through snowball sampling, when I was introduced by another participant, via email or in person, who could put potential participants at ease regarding the issue. Blanket emails sent out to member networks, which were written in Danish, but in which I stated clearly my lack of fluency, were less successful.

Secondly, of those who replied to my emails, a significant number had been or were currently board members within their association. While this was a valuable opportunity to learn more about the more administrative and contractual elements of *andelsbolig* life, as well as understanding the level of work and commitment that goes into this voluntary position, there is a risk that my sample is biased towards those who had a certain attitude towards such commitments. I was aware during my visits to various properties that there were many less vocal and less involved members of each association, from whom I may have been able to gain a broader understanding of the motivating factors behind non-participation, for example. Perhaps unsurprisingly, these individuals did not respond to my interview requests. My sample, therefore, necessarily represents a particular view of Danish 'association life,' (or *'foreningsliv'*). It is likely

that those who chose to participate were the type of people inclined to participate in most things, and those who chose not to be a part of the communal proceedings of their association (or my study for whatever reason) remain under-represented. This was something kept in mind when analysing the data gathered.

Thirdly and finally, there were some research avenues that, due to time constraints, I was unable to fully investigate. As mentioned earlier in the chapter, explicitly sampling the districts of Copenhagen produced fewer divergences in experience than expected, other than perhaps a slight difference in the purchasing price of apartments. Whether in *Nørrebro* or *Østerbro,* I encountered similar standards of quality of housing, and there appeared to be no recognisable differences between levels of interaction or commitment to events/values/house rules. A divergence which was more striking, however, was the distinction between old and new *andelsboliger*: those which had been collectively bought more than a decade ago, and those that had been helped by state funding and purpose built. The old (or 'traditional') *andelsboliger*, typically built before 1940 (Kristensen, 2007), made up most of my sample and provided the bulk of my research data (see appendix). These buildings tended to be older and often were originally rented properties purchased by the tenants due to rent legislation that came into practice in 1981 (Fjelstrup and Hansen, 2012) in Copenhagen. Under this law, these tenants would then form an association and turn the property into an *andelsbolig*. The newer, 'supported' *andelsboliger* were generally purpose built and subsidised by the state between 1981 and 2004 (when these subsidies were subsequently phased out) (Erhvervs- og Byggestyrelsen, 2006). Due to these differences in the way that each model was developed, the actual experience of being a member in each was potentially quite distinct. Firstly, the older properties tended to have a stronger economic status, due to the fact that most of their larger collective loans had been paid off over the years, and therefore any income surplus from rents for example could be re-invested in the property and high levels of maintenance. The newer ones, in comparison, often found themselves struggling (particularly under the weight of wider economic problems) as they were dealing with more recent and therefore significantly larger collective loans that had to be budgeted for, for the foreseeable future.

Another difference between the two, which again relates to the histories behind the associations, is in the process of collectively purchasing something as a group, having previously known many of the members already (as is the example of the traditional models, in which renters took over the property rights). The newer supported *andelsboliger* were purpose-built and shares were sold individually as they might have been when selling owned flats. This process therefore brought together a group of residents who had previously had no contact, and pre-supposed their ability to interact effectively in the running of the shared property. However, while this would have been an interesting difference of experience to investigate, due to the reasonably high turnover in many of the traditional *andelsboliger*, only a limited number of residents tended to be original members, so the differences between the two at times may not have been so great, depending on the *andelsbolig* association itself.

Another distinction between types that would be worth further investigation is between large and small *andelsboliger* (i.e. number of residents/apartments within the property). Ranging from 8 to 200 apartments, the size of associations can vary significantly. This inevitably influences the

dynamics within the different types: for example, levels of interaction with neighbours, participation rates in board meetings (greater or lesser, depending perhaps on how well residents knew each other and experienced feelings of obligation). There were examples of individuals feeling less connected to centralised events such as the working weekends and social occasions, due to feeling anonymous in larger *andelsboliger*, and therefore less inclined (or feeling it less necessary) to participate.

Due to issues of timing and the scheduling of my interviews throughout the year, some of the differences discussed above came to light relatively late on during my fieldwork year. This meant that deeper investigation was unfortunately limited. While I did manage to gather some data about these differences, which I will use to address some of the above issues later in my analysis, I feel both the size and age of *andelsbolig* associations/properties would nevertheless benefit greatly from further study and deeper analysis than I was able to contribute under the circumstances.

3.5 Analysis

Interview transcripts were printed as hard copies after each interview and were analysed as soon as possible thereafter, both to maintain a time-efficient study plan and to enable the observation of emerging themes which could be addressed and developed in following interviews. An important preliminary stage in this process was my familiarisation with the data, which involved collating and organising all early transcripts in order to note particular avenues of insight (Huberman and Miles, 2002). From here I began the process of thematic coding in which I identified passages of text and linked them to simplified codes and sub-codes to draw out meaning. The decision of what to use as themes or codes in the analysis was informed by the patterns observed in these broad assessments of the data, ensuring that those chosen to pursue be 'internally consistent and externally divergent' (Marshall and Rossman 1999: 154). To this end, it was important that each emerging theme represented a distinct area of investigation which did not too heavily overlap with others, a task that was problematic at times due to the breadth of the subjects covered. Nvivo was utilised at this point in the process, providing a helpful analytic tool, particularly in its ability to efficiently assemble the data in order to allow for broad overview of potentially related themes. This process gave me an insight into emerging relevant concepts and gave me room to explore these further in subsequent interviews, refining and re-visiting particular avenues of interest. It was this system of moving around the data on a regular basis that allowed me to change focus months into my fieldwork, to develop new and more concise research questions addressing the dynamics and systems of meaning within the *andelsbolig*.

Despite the initial pilot study, which had served to illuminate particular avenues of inquiry and inform later topic guides within the interviews, the material accumulated during the fieldwork stages nevertheless required systematising on many occasions to maintain a clear research focus. Interim analysis throughout the process of data collection allowed me to revisit emerging themes on a frequent basis, allowing me to assess how these might be developed further, at the same time allowing me to re-familiarise myself with my initial research agenda. Numerous decisions were made on this basis regarding avenues to follow-up or discard for various reasons, which included multiple areas of deeper inquiry. One example is the decision not to analyse a series of

complaints in the form of hand written notes between members. I considered at one point that the tone and use of language in these pieces of writing could have been an interesting addition to understanding the 'individual vs. collective' relationship with regards to issues of communication. I decided against this as I felt it too much of a diversion from the more distinct and relevant themes that were developing around the same time, during the early stages of the fieldwork. For example, a theme which I felt was highly relevant and which was re-visited numerous times in the research process was the ideological dilemma surrounding *andelstanke* with regards to increasing marketisation, which I chose to develop further. This decision was made given the frequency with which it emerged as a topic of discussion within the interviews, and because I felt it contributed directly to my main research questions. Such decisions about what to focus on as research material and what to discard was a frustrating but necessary learning curve for me as a researcher and one which I believe strengthened my overall research focus.

Perhaps an important issue to highlight at this point is the discussion surrounding 'inductive' and 'deductive' methods, and the competing assumptions that are often associated with these terms (Merriam, 2014). The tension between approaching the semi-structured interview as an inductive method (in the sense that themes and the development of theory emerge inductively from the data) and the ability, as above, to 'choose' in some cases the direction of the research, was important for me to acknowledge as a new researcher, especially in the sense of retaining a reflexive stance throughout the research process. A solid 'either/or' approach in the actual research setting appeared problematic at times, as a result of this tension. As the researcher, while led to a significant extent by the content of the interviews and other additional research material, I was also in control of the way I chose to view the data, the directions I wished to take and the manner in which I analysed the material post-encounter. The identification of conceptual issues and the pursuit at times of deliberate routes of inquiry (e.g. *andelstanke*, as mentioned above) made me aware during the fieldwork stages that in practice, the processes of induction and deduction cannot always be so concretely defined (Erikson, 1985).

This issue also relates to a broader question of power-asymmetry in the practice of this type of research strategy. This is particularly important to address given one of the central tenets of hermeneutic phenomenological methods is the relationship between the researcher and the researched (Guba and Lincoln 1994, Tracy, 2013). Such a methodological tradition, when applied to the qualitative research encounter, states that concepts and themes drawn from the interview are necessarily constructed through the process of interaction. These constructions are, according to Guba and Lincoln: 'elicited and refined...compared and contrasted through a dialectical interchange' (Guba and Lincoln 1994: 111). A critical aspect of such a perspective is in its open acknowledgement of the interview setting as a mutual experience between both the researcher and participant, influenced by subjective meaning- making at the same time as personal identity and subjective biases (Tracy, 2013). While this recognises important facets of the relationship within the research encounter, there are those who believe that the frequent references to 'dialogue' characterising this type of method can sometimes be misleading in their assumption of equality in the interview situation. Nelson et al (2008) for example, claim that this idea of a dialogue suggests a 'joint endeavour related to mutual interests' (2008: 296), whereas more often than not, it is in fact the researcher's search for knowledge that shapes and initiates the process of investigation, as well as its subsequent analysis (2008:296). This was something I was very

aware of, especially in the stages in which I was refining specific concepts within the research, as well as the process of systematising and interpreting data after the interview encounter. There were a number of occasions later in the analysis where I was led to form conclusions which positioned some of the participants contributions in a new light (for example in the case of privileged access and the wider negative impacts of some patterns of behaviour). Given these issues emerged later in the analysis, participants were not given the opportunity to counter such claims, thus arguably highlighting an important power-asymmetry within my own research.

As reinforced by Marshall and Rossman (1999), interpretive reading will 'involve you in constructing or documenting a version of what you think the data mean or represent, or what you think you can infer from them' (1999: 149). This is based on the understanding that there is no objective vantage point from which to ascertain universal 'truths,' nor can one simply accept the assumption of 'content-as-data' within the process of reading interview material (Schostak, 2005:142). Similarly, the degree to which the process of transcription analysis involves the cutting, pasting, snipping and positioning by researchers, supports the above assertion that this analysis technique is very much affected by multiple instances of interpretation and crafting (White and Drew, 2011). This being an accepted understanding within the field, there have been attempts to delineate between different types of analysis, those that seek to highlight constructed meaning and interpretive insight, and those that represent a more literal representation of data (Mason, 2002). Discussions around 'capture or creation' and 'interpretive or literal' represent examples of some such debates, which seek to separate the exercise of excavating data in its limited consideration of social, personal or localised context, with the exercise of positioning the material within a multi-contextual and epistemologically aware analytic framework (Mason, 2002; White and Drew, 2011).

In this particular research project, moments in the early stages of analysis represented use of the data which could certainly be seen as literal. Upon reflection, one of the primary difficulties with this was the perhaps the degree to which I viewed the participants as 'experiential experts' in this particular area of study (Rudestam and Newton, 2001: 92). This was not only in sense of prioritising the personal perspectives and meaning construction as a way of understanding their subjective social worlds, but also in the way in which I used these accounts to excavate particular forms of knowledge on the subject I was investigating. An early example can be found during my investigation into members' motivations for moving in and out of *andel* apartments. While these accounts contained a great deal of reflection upon ideas of renting and ownership, and the tensions and reconciliations between the two, they also contained a wealth of information on more practical elements concerning the processes at work. An added complication in this respect was that I was also becoming highly interested in the practicalities of what participants said they 'did' rather than simply 'said,' (as in the various forms of capital employed within and surrounding access to the *andelsbolig*). Examples include anecdotal material regarding waiting-list experience and money-under-the-table tactics, many of which I utilised during the research process to develop a deeper understanding of the *andelsbolig* system. I believe this can be tied to the use of anecdotal material as providing an 'explanatory structure' in the analytical process, which can be difficult to disentangle from the deeper constructive aspects of meaning and interpretation:

'Far from anecdotes being a weak form of 'evidence,' they provide - in their formal (logical, structural, relational) and substantive (or content) dimensions – the route into the underlying structures and processes constructed by individuals who occupy particular positions or ranges of positions in inter-subjectively maintained networks... these then become the basis for development and interpretation – judgements, decision-making and courses in action.' (Schostak, 2005:144)

In accordance with this, I feel the elements of my early data collection that could be seen to represent more literal material, in fact served a purpose in highlighting particular unforeseen or as yet undiscovered practical aspects of *andelsbolig* living, which could then allow for a deeper interpretive analysis later in the process. Moreover, such elements represented a documentation of participants' sense-making processes, and how they reflect on the practices and decisions they make in relation. Nevertheless, it is important to recognise the problematic nature of such a literal exercise, given the degree to which it places an assumption of neutrality on such accounts (e.g. some quotations and their contents taken as fact, whereas other quotes are contextualised and interpreted). Mason (2002) therefore suggests that while most qualitative research projects will involve some incorporation of this type of analysis, it is critical to acknowledge it and attempt to remain as true to one's epistemological position as possible. As such, it is important for me to acknowledge that in my initial analysis of the transcriptions, there were a number of instances in which the 'excavating' of facts could fairly apply. However, this stage of analysis transformed early on in the research process into an interpretative exercise, when confronted with emerging themes and ideas, that sought to more deeply reflect the nuances of context, identity and meaning-making of the participants.

3.6 Lessons from the field: Changing Direction

I have argued in the introductory section that a qualitative approach, using interviews as its primary data, allowed me to develop ideas and concepts in response to my interactions with research participants and my own experiences. This allowed for the challenging of pre-conceptions as to what constituted pertinent and interesting avenues of study during the course of the research, an issue which was of particular note during the early stages of my fieldwork. In January 2012 I began by investigating a much broader research question: how Danish cultural values have been embedded into collaborative housing models in Denmark. The decision to focus on three such models (*bofællesskaber* ('co-housing'), *almene boliger* (social housing) and *andelsboliger* (co-operative housing) was initially grounded in the hope of comparing the models, while also investigating the particular approaches to communal living of each. However, I encountered a number of problems that prompted me to change my mind about this direction of study.

For example, comparing the models became more problematic when each was looked at in detail. One key factor here was the varying levels of research access that I might achieve for each. Co-housing and *andelsbolig* properties were likely to be more accessible than social housing schemes. One reason for this was that access to social housing initiatives and their residents needed to be negotiated first through social housing associations, which would then ask residents to take part on my behalf. This was reliant on the co-operation of otherwise very busy

professionals, as well as being a very time-consuming process once a line of contact was established. This also meant that direct conversations with potential participants, which might be useful in terms of introductions and reassurances, were more problematic to achieve.

Access to the other two forms of housing (co-housing and *andelsboliger*) was likely to be significantly less problematic, given that I could contact members of each directly through personal emails and a growing sample of informal contacts. On top of these complications, the process of being invited into networks of people with communal housing interests, also led me to a number of 'collectives,' another model which promoted ideals of collaborative living. However, while based on similar principles to the other models, these collectives had their own idiosyncrasies: they were often substantially smaller, more intimate and with less of a structural framework. To investigate the models in any meaningful way and allow for the addition of new but equally relevant sites of research, I believed would require much more time than I had available, to fully address clear links and common themes, and do justice to the unique motivations and experiences of each.

The primary factor in my final decision to focus on *andelsboliger* however, was due to the network of associations I had already encountered in the early phase of my research. During this time, thanks to the accessibility and hospitality of residents, their experiences and their knowledge, I had simply become more and more interested in the *andelsbolig* situation, how it had developed and the current situation it now faces with regards to changing policy and attitudes. For these reasons, I decided to focus on the *andelsbolig* as my main research area. It was directly relevant to my initial interest in collaborative living (for example, structural features geared towards the communal, participation and democratic governance) and also appeared to highlight something relevant to many people living in Copenhagen at that particular moment, in the tensions surrounding ideas of collective values.

One of the great benefits of a qualitative approach, for me, has been this non-prescriptive opening up of research avenues according to areas of interest and relevance, rather than preconceptions which could later turn into 'academic blind alleys' (Flyvbjerg, 2006: 223). This manoeuvrability allowed me to discover a more specific phenomenon and setting to focus on, giving me the opportunity to study it more closely and in greater depth. The preliminary research I carried out within the other housing models was not discarded, however, instead contributing to my broader knowledge of the ways in which trends of shared ownership and communality can be found in other areas of Danish housing policy.

3.7 Researching Abroad: A contextualised approach

The decision to spend two years in Denmark during fieldwork was beneficial for a number of reasons. Not only was this decision practical in terms of gathering data and maintaining contacts with research participants, but it also provided adequate time in the field to accumulate and analyse data simultaneously, in keeping with the interpretive focus and nature of the study. As highlighted by Wolcott (1987), the dialectic process between fieldwork and interpretation 'go hand in hand as concurrent, rather than sequential steps' (1987:40). As a result, themes were able to emerge and be investigated throughout the fieldwork process, as opposed to being

addressed post-data collection and at a later date, as is the case with more deductive methods (Bryman, 2008)

Furthermore, my routine, everyday 'non-research' immersion in Danish life was also important, allowing me to become better acquainted with the wider societal framework in which the phenomena that I was exploring was situated (cf. Denzin, 1996). A recognition of the degree to which political and legal agencies, organisations and wider cultural structures inform and influence how a society 'works' enables a greater understanding of the distinctiveness of the social processes, events and institutions highlighted in cross-national research (Hantrais, 1999). This is important in the case of a single-country study, such as this, which has sought to situate the specific case of the *andelsbolig* within an explicitly Danish context, reflecting on the attitudes and initiatives surrounding it.

Such an approach has however been criticised, with the argument that a focus on the processes of one country is limited in its ability to produce generalizable theoretical models or explanatory tools (Keman, 1993; Nowak, 1989). This raises questions about the role of generalisations in my research approach and objectives. Given that for the interpretivist researcher, 'every topic... must be seen as carrying its own logic, sense of order, structure and meaning' (Denzin, 1983: 134), a goal of generalising from social phenomena and experience is not the point. Rather, it is a matter of validity and accuracy in representing phenomena within a clearly contextualised setting:

> 'As the methodological premise of most qualitative research is to develop theoretical perspectives from the particular and the concrete, then theoretical validity should be open primarily to the test of applicability, rather than that of generalisability'
> (Carmel, 1999: 143)

Thus, in response to concerns about generalisability, counter-arguments emphasise the manner in which a site of study is bounded to its numerous contextual factors, particularly in the case of research conducted abroad (Hantrais, 1999:93). Here, a priority is given to acknowledging 'the unique constellation of factors in each country which cannot be forced into a standardised comparative analysis without serious loss of meaning,' (Mangen, 1999: 115). From this perspective, the concept of generalisability has its own limits, in its creation of typologies and explanations that neglect the multiple factors informing the systems and organisations under observation. Indeed, inasmuch as cross-national comparison necessarily decontextualises social phenomena, it is vulnerable to accusations of 'conceptual straining' (Sartori, 1973: 184) and inability to account for change within nation states. The single-case, qualitative approach of this thesis is therefore informed by the understanding and questioning of specific socio-political and cultural dynamics within Denmark, that have influenced and reproduced distinctive norms within Danish society and its institutions. Following from this, the *andelsbolig* is thus understood as a particular institutional design bound by, and exemplifying, such contextual factors.

The Danish Language

My research experience in Denmark was aided greatly by the fact that I have a Danish family background and so was therefore familiar with the language, to an extent. I was not fluent however, and due to this the language issue was of constant consideration due to the potential

for misunderstanding between myself and the participants, and how this might affect the validity of the data. This was also an issue in the translation and analysis of policy documents and other relevant literature. Despite the fact that many Danes speak English well, I needed to understand the language, given that my qualitative methods demanded explanation, description, meaning making and an appreciation of sometimes subtle and ambiguous word choices. One of the most important objectives during the early stages of my PhD, therefore, was to prepare as well as possible in this regard, enlisting the help of a local Danish friend living in Sheffield, Lone, with whom I was able to take twice-weekly lessons leading up to the fieldwork stage. Once in the field, my Danish then progressed through my enrolment in the state-funded language lessons available to foreign residents, and through natural immersion in the language.

During the interviews, however, no conversation was carried out in full Danish from start to finish. Unequivocally, all of the participants in the study had a higher standard of English than could be said of my Danish and so my contribution in Danish was often confined to clarification of expressions and informal discussion. An effort was made to communicate via e-mail in Danish and make introductions in Danish, which was part of a considered effort to extend a level of courtesy to the participants who had offered their help. The language proficiency required to carry out meaningful and natural conversation in Danish became clear early on, and the fieldwork for this project would have been impossible without the English-language skills of those that participated, and their patience with my developing Danish.

Throughout the fieldwork, this remained a source of concern, as I felt the onus and responsibility should lie with me, as the main beneficiary of the research encounter, rather than the respondents, who were contributing their time and goodwill (Lawrence, 1988). A small reassurance, however, was that almost all of the respondents within the study claimed they enjoyed the opportunity to practice their English. Through this came one arguable positive, in that interpretive research at all times to varying levels 'translates the experiences of others' (Temple, 1997: 609). The manner by which qualitative research seeks meaning that is unavoidably contingent on researchers' own frames of reference, which imbue their research with a degree of subjectivity, is a fact acknowledged and defended by many in the field (Burns and Walker, 2005; Gorelick, 1996). That all participants in this study were able to make their own translations (rather than rely on mine) to communicate their perspectives, hopefully reduced my influence and afforded them some freedom in terms of how they wished to be understood and, by extension, how they wished to be represented (Denzin, 1996).

The one-to one-nature of the interview scenario meant that allowances could be made when at times there was any confusion, for example about how a word is pronounced, or how some ideas or systems might be compared and understood in terms more familiar to UK or Danish citizens. When I was invited to attend the general assembly, the dynamics were, however, completely different. The residents tackled a number of important and at times emotive topics amongst themselves and therefore were in no position to cater to my lacking Danish with questions of translation. Also, as with any language, Danish spoken in a relaxed environment among natives can be more difficult to understand. Fortunately, this meeting took place at a moment when my language skills were sufficient enough to understand the basics of what was being said, and I found the experience to be interesting and enlightening. However, it is inevitable that there will

have been certain nuances, turns of phrase, and other important things I missed which would likely have been useful to my research had I been more proficient. I requested the minutes of the meeting, in order to re-assess the meeting at my own pace, but these were in the attending lawyer's possession and my request was politely declined.

Language is a 'cultural resource' that serves to reproduce and represent the social world (Duranti, 1997). Given the unspoken meanings behind the words we use, the subtext often assumed and the complex ways we express ourselves, I had real concerns that certain ideas and concepts may have been lost in translation during interviews and conversations in general, particularly when dealing with concepts such as solidarity, equality and community that by their nature elicit abstract responses. Indeed, the manner by which words are inherently contextualised within a wider framework of understanding means that a recognition of one's own limitations as a foreign researcher is vital when interpreting translated language, given the multiple meanings and perspectives they can embody:

> 'Caution is necessary when the researcher feels she 'knows' what a concept in a different language means... Particular concepts may have a history, that is, they can be temporally as well as spatially differentiated. They also carry emotional connotations that direct equivalents in a different language may not have' (Temple, 1997: 611)

Established Danish contacts were very helpful in this regard, enabling me to factor into my research design the various interpretations and connotations of particular words when translated from Danish into English, and vice versa, as well as introducing me to common Danish terms and their closest English 'equivalents' (e.g. *fællesskab* 'fellowship,' *samfund* 'community' or 'society'). My initial pilot interviews also enabled me to gain a clearer understanding of the types of terms I would be dealing with, and the methods through which I could best explain and frame my questions.

Despite the problems, there was also an arguable benefit that emerged from my linguistic shortcomings. As an outsider, I had the opportunity to notice aspects of the language, particularly links between words that were perhaps taken for granted by native speakers. Interesting discussions would evolve when I asked for deeper explanations or elaborations of particularly emotive and frequently used Danish words such as '*fællesskab*' (fellowship), with many participants surprised to realise they had 'never really thought about it before.' This situation, in which both the participant and I were required to step out of traditional frames of reference and, in doing so, explore the meanings of words more deeply, enabled me to develop a richer understanding of the themes and ideas being addressed. The analytical potential therefore in 'de-familiarizing' (Bauman, 1990: 15) certain terms and conventional phrases that otherwise may have been taken for granted, has helped me to engage with the topic in new ways. This has certainly been the case with the term '*andelstanke*,' with its myriad connotations and value associations that as a non-native speaker I was in the position to identify without the same pre-conceptions as those employing it (whilst inevitably influenced by my own, however). As highlighted by Welch and Piekkari: 'Crossing language boundaries can also involve crossing to new levels of understanding as researchers make sense of the unfamiliar' (2006: 434).

3.8 Copenhagen: Coming in from the outside

A critical issue surrounding the use of qualitative methods in social research is the importance of interrogating and evaluating the practices and positionality of researchers themselves, with the expectation they will scrutinise their own biases, motivations and values throughout the course of the research process (Koch, 1995; Haraway, 1991; Fries, 2009). This reflects the assertion that, like the social phenomena they seek to study, researchers are subject to the same questions of intentionality and partiality in the analytical choices they make (Fries, 2009). According to Bourdieu, this methodological reflexivity lends the process of social research a vital degree of openness and transparency, both in the search for greater understanding, and the validity of technique. He describes such a process as:

> 'the effect whereby social science, taking itself for its object, uses its own weapons to understand and check itself. It is a particularly effective means of increasing the chances of attaining truth by increasing the cross-controls and providing the principles of a technical critique, which makes it possible to keep closer watch over the factors capable of biasing research. It is not a matter of pursuing a new form of absolute knowledge, but of exercising a specific form of epistemological vigilance' (Bourdieu, 2004:89)

With this in mind, the following section will seek to identify my own influences and potential biases which will have naturally affected my choices throughout the research process. This will be done in an effort to shed some clarity on my own position and the position of my research in a process inherently guided by multiple interpretations and value-systems (Schostak, 2005).

Upon arriving in Denmark as a post-graduate researcher, as previously mentioned, I was not in unfamiliar territory. My mother is Danish, and I therefore had in place a network of family and friends who were able to help me make arrangements for my stay. The interest I had in making the most of the year ahead, and being as much 'a part of things' as possible with regards to language and integration, was therefore not only academic, but was also inspired by a personal investment with regards to my identity as 'half-Danish.' Beyond this, my connections with Denmark afforded me a degree of security in what might otherwise have been a problematic time, with regards to residency applications, health provision and other practical measures.

In my desire to study Denmark, I had been strongly influenced by the literature viewing the Danish approach to housing as comparatively progressive at an international level, in terms of welfare, architecture and communality, for example (Kristensen, 2002; Harloe, 1994). This was informed by an earlier master's dissertation I had undertaken researching a women's co-housing community in Sheffield, and the wider reading I had engaged with on the origins and popularity of such a model elsewhere (McCamant and Durrett, 1994; Marcus, 2000). As previously stated, in coming to Copenhagen shortly afterwards, I was initially interested in uncovering the ways in which multiple housing models in Denmark implemented such ideals of social inclusion and communality, only to change direction very early in the fieldwork stages to focus exclusively on *andelsboliger*. Part of the reason for this was the tensions that appeared to be surrounding the model at this time, on both a broader political level and in the attitudes of those living within *andelsboliger*. A further reason was that the *andelsbolig* represented many of the ideas in which I

was initially interested: shared ownership, sociality built into its formal and informal structures, and a particular social motive with regards to its introduction and purpose in Denmark, particularly in the city of Copenhagen.

In my initial investigation of the model, it is fair to recognise that I was positively influenced by Denmark and the way in which its housing policy appeared to represent key divergences from those in the UK (my country of origin). The natural urge to compare in this sense was problematic; the perception of a social democratic country viewed through the perspective of someone more familiar with a different system (UK) perhaps put me at risk of losing an appropriate critical eye. This was affected by (amongst other things) my own interest in alternative examples of ownership and my appreciation of how the *andelsbolig* represented this on an institutionalised level. This, by proxy, heightened the risk of viewing the country and its policies and trends as inherently grounded and resistant to significant change, a misguided and often dangerous tendency that tends to permeate discussions around social democracy and the Nordic model (Andersen, 2007).

Simultaneously, in my daily life in Copenhagen, I was occupying a privileged position of pre-established strong social networks (which included time spent teaching at the university of Copenhagen) and had participants who were keen to engage with my topic and welcome me into their own networks. As my research progressed however, I was increasingly presented with stories from non-Danish friends and colleagues that highlighted a real conflict of experience. It became increasingly clear that access to established social networks in Copenhagen was a key factor in achieving a chance of meaningful participation or sense of security (especially with regards to housing and employment, for example). On many occasions I was forced to confront questions of nepotism and the idea of 'insiders' and 'outsiders' and the advantages I myself had enjoyed in this respect, while friends in differing circumstances felt compelled to remind me that 'your Copenhagen is not my Copenhagen.' This was an important moment in the research process due to its role in making me think critically about my own position. This is especially so in the context in which I was benefitting from a series of networks and connections, and yet unconsciously perhaps justifying these successes as 'coincidence,'(Boterman, 2012). The challenging of such unconscious behaviour, and the multiple forms of advantage that are subject to examination and reflection as a result, is directly linked to my later urge to address similar issues within the *andelsbolig* system (with regards to access and various forms of capital, for example).

Motivations to think more critically also coincided with my experience attending a language school in Copenhagen, in which free state-funded Danish lessons were offered to foreign residents. Here, with regards to the topics studied and vocabulary employed, these lessons focused exclusively upon the concept of Danish culture (for example module subjects included: the Danish welfare state, gender and equality, association life and participation, the multi-party political system). These topics were presented and discussed as a way of introducing foreigners to Danish culture, a concept which was tied unequivocally to notions of equality and social justice. The practical argument here was 'learning about a country in the language of a country.' However, for many non-Danes, this provoked reaction against such incontrovertible pride in these values, particularly in the way they were felt to represent the expectation that one must

(and should wish to, by virtue of such values) assimilate to participate. Therefore, while I had initially felt vindicated by the content of the lessons, feeling that I had a good understanding of Denmark and its political and social qualities, I later came to realise this was very much a limited, partial insight. This experience enabled me to think more critically about how particular values and narratives can come to define and represent the mainstream or status quo, and in turn consider ideas such as '*andelstanke*' in a micro-example such as the *andelsbolig*, from an alternative perspective.

My own values and priorities have clearly had an influence on my choices therefore. My political leanings for example, inevitably affected my early approach to studying a social democratic country such as Denmark. Here, as mentioned earlier, I was perhaps guilty of seeking inspiration over critical evaluation initially, with the more subtle tensions and contradictions within such policies and practices at risk of being examined at a superficial level. Furthermore, my political stance undoubtedly affected my attitude towards the 'marketising practices' seen to be exemplified by the *andelsbolig*, and the choice of literature I used to support the argument of such a development as inherently negative (Sandel, 2012; Martin, 2002; Meyer and Hinchman,2007: Hudson, 2002). Finally, as recognised previously, my background as a middle-class university student (a highly represented demographic within the *andelsbolig*) was also initially in danger of obscuring the systems of advantage that are afforded to those in similar positions.

Such experiences I believe support the use of qualitative research as a method of investigating a social phenomenon. While it allowed me to acknowledge my multiple influences and the subsequent choices made, it has also allowed me to challenge my pre-conceptions in the inductive process of data collection and being in the field (Darlington and Scott, 2003). Had I arrived to the *andelsbolig* with a set of strictly deductive rather than investigative techniques, I would have surely been blind to the many nuances within the area that relate to behaviour and meaning and been less able to contextualise them within broader frameworks of social action. Such techniques I believe enabled me to develop better critical faculties as a researcher, and in the process of examining my own politics and priorities, contribute a more honest interpretation of a multi-faceted and complex area of housing in Denmark.

3.9 Introducing the findings

In the following chapters I present my findings, those which have been sourced and informed by the processes and methodological paradigms outlined above. In an effort to more clearly draw out the key themes of the thesis, the following analysis will be split into two sections. The purpose of the first section will be to introduce the pronounced attitudinal and behavioural norms that appear to accompany *andelsbolig* living, particularly with regards to '*andelstanke*' (co-operative thinking), an ideological framework which carries with it politicised and historicised concepts of solidarity, equality and mutual responsibility. This will in turn provide the narrative structure through which to introduce the ways a collective agenda has been implemented within the *andelsbolig* model through formal arrangements (official contracts, social commitments and so forth), highlighting how ideas of shared ownership and shared responsibility are implemented at a practical level. Thereafter, the analysis will focus on the way such mechanisms are mediated

through a language of social cohesion and internal stability, demonstrating the marked benefits accrued through the operation and reproduction of close(d) networks, in the form of both support and leverage (Briggs, 1998). This will in turn highlight how a particular 'way of doing things' can take the form of an implicit, non-discursive set of expectations, which can subsequently be used as a means of identification and belonging. This first section therefore is intended to contextualise the perspectives of association members in reference to the models traditional operation, in such a way acting as a backdrop through which to view the emerging themes in the later analysis section.

This second section of the analysis will then address some of the notable changes that have been occurring within the *andelsbolig* over recent years, both with regards to recent policy agendas, new valuation methods employed in the sector, and the accompanying attitudes towards ownership, financial gain and participation amongst those engaging with these developments. The purpose of this section will be to highlight a growing tension between the original *andelstanke* ethos and an increasingly market-orientated demographic, a marked proportion of which appear to be young adults. This section of the analysis will then be supported by the reflections of members with regards to both the commodification of apartments, and the new role of the *andelsbolig* apartment as a transition and investment strategy. This will be highlighted as part of an increasing trend, shifting the *andelsbolig* apartment from its original perception as 'part of a whole' to an increasingly individualised and private project. Such behaviours will be contextualised using members' reflections on 'control,' 'privacy,' and the idealised, symbolic nature of home, in order to highlight the *andelsbolig* as representing what appears to be distinctive generational and situational shift in housing choice.

Chapter 4

Analysis Part 1: Establishing collective strategies and a shared ideology

4.1 *Andelstanke*: Co-operative thinking and common values

The available literature surrounding the *andelsbolig* has presented the housing model as one that has traditionally been imbued with particular political and ideological objectives such as affordable provision, shared ownership and collaboration. Linked with a broader social democratic agenda, the presence of such provision which, in its practice, seeks to enhance housing opportunities for lower income groups, the model has been highlighted in the context of a specific narrative regarding the Danish welfare state and housing as a social right. Moreover, the association of such an ideology with a more general 'politics of remembrance' in Denmark has highlighted the ways in which these ideas have been embedded within a perception of a collective history, one in which a number of historical reference points are utilised and drawn upon to reinforce a specific sense of Danish identity and belonging, still recognised today (Korsgård, 2008:56).

This was something that was reflected strongly in the interviews with members of the associations I visited, in which discussions about the *andelsboliger* of modern Copenhagen invariably prompted reflections on the past, and ideas about equality and welfare. Within these accounts, the current experience of the shared arrangement and considerations of its future as an affordable and accessible housing model, were almost always met with discussions about the original motivation behind the development of the *andelsbolig,* and the ideology upon which it rests. Jens, a joiner in his late 50s, had lived in his *andelsbolig* apartment for almost 20 years, and during our discussions was keen to elaborate on the wider sense of social responsibility that he believed represented the *andelsbolig*. Jens considered himself an 'ordinary man' ('*en ganske almindelig mand'*) with an average low paid job at the time he purchased his *andel*, reflecting the type of circumstances he felt represented most *andelsbolig* consumers; lower-income, working families who could not afford to own their own homes:

> 'These apartments were made so everyone had a chance of buying an *andel* or getting on to the market... I mean, that was the whole point of the movement in the first place, good housing should not just be for some people, it should be for all people (*Jens,50, Vesterbro*)

A broader association with the model as a form of welfare provision is present within Jens's description, namely in his reference to the element of equality and redistribution as a definitive driving purpose behind the *andelsbolig* and the opportunity it provides for 'ordinary' people like himself to participate in an alternative form of home ownership. Furthermore, the assertion that good quality housing should not just be '*for some*' but '*for all*' reflects a key traditional tenet of Danish policy and its promotion of housing as a basic right for its citizens, a viewpoint that on numerous occasions appeared to be shared by those inhabiting the model. The *andelsbolig* in this sense was at times directly related to broader welfare objectives in appearing to reflect an implicit sense of social responsibility. Unlike Danish social housing provision however, which could arguably be referenced in similar terms, the *andelsbolig* was seen to encompass something

different and unique in its autonomy and reliance upon collective action and responsibility, particularly at the point of its inception:

> 'It was a way for the working and lower middle classes to be able to house themselves, get out of the slums and courtyards and they could protect themselves there... the property was like a miniature kind of fortress... a community where all could participate in their own success and share in the rewards' (*Douglas, 74, Greater Copenhagen*)

For Douglas, an older resident who had been part of the same *andelsbolig* association for 33 years, a critical aspect of the model was this 'protection' in numbers, with the idea of the home as some kind of 'fortress,' representing security against an uncertain market and exploitative landlords. Not only does this highlight again the demographic the model has traditionally been aimed towards - the economically vulnerable who could find security in uniting resources - but also the aspect of independence reflected in the models autonomous structure. Similarly to Jens' account in which he refers to a particular '*movement,*' the *andelsbolig* was seen to not only represent state facilitated provision therefore, but was seen to be in keeping with the bottom-up strategies geared towards collective civic empowerment, namely that of the farmers' co-operative movement. The example of this used by Douglas in which he describes '*a community where all could participate in their own success and share in the rewards*' draws close associations with the message of collective effort and democratic governance promoted by such earlier collective enterprises, bringing together a reference point from the past and the manifestation of a housing model seen to replicate these ideals in today's Copenhagen.

Beyond the more general impressions and connotations encapsulated in members accounts, one key term kept returning to the discussions, one which was seen to draw a direct link between the historical legacy of the co-operative movement and the *andelsbolig*. This could be identified both in name (*Andelsbevægelsen* and *andelsbolig*, unified by the term *andel,* meaning 'to share'), and principle. This term was *andelstanke*, understood as 'co-operative mindset' or 'co-operative thinking.' *Andelstanke* was seen to represent a number of the founding principles of its predecessor, reflecting what seemed to be at times a type of inherited framework for collaboration, collective risk and profit, one which relied upon ideas of inclusion and solidarity as its core sustaining forces. Reflecting on the historical thread that runs from the cooperative movement to its housing counterpart, Uffe, a retired postman who lived in one of the smaller associations in Greater Copenhagen, explained *andelstanke* as a mindset which recognises the value of '*working together*' to achieve a common goal:

> '*Andelstanke* to me, means doing something together... like, thinking about the bigger picture of what you are doing – not just looking out for yourself but benefitting from working together for a situation where you all get something out of it' (*Uffe, 72, Greater Copenhagen*)

The implications of this '*working together*' were also inherently connected to the idea of a diverse locale with a wider inclusive purpose, both socially and economically. Within the context of the *andelsbolig*, this was based on the idea that providing such an option would promote an urban demographic which is not segregated through economic disparity, with particular areas being

dominated by high-income earners. Rather, the deliberate outcome of such a project would encourage a mixture of owned, socially rented and shared ownership homes in key inner city districts of Copenhagen:

> '*Andelstanke* is about being inclusive economically – people without much money can get a good flat in a good area... and so that means certain areas won't just be dominated by the rich – we don't want Copenhagen to be so expensive our teachers and nurses – our 'average Danes' as they are always saying on the news – we don't want it to be so expensive they can't afford to live here... ' (*Anne, 39, Sydhavn*)

Such accounts like Anne's above, demonstrates not only a reflection of wider social democratic ideals of inclusivity and redistribution in their content, but also unmistakably in the uses of '*we*' as a collective, and the reference to an inclusive '*our*' regarding the wider population. Such terms arguably reflect Uffe's assertion of the term as referencing a broader social conscience, i.e. '*not just looking out for yourself.*' However, what was also of note during these discussions, and in such repetitions of collective nouns such as '*we,*' was a distinctive sense of *andelstanke* as representing a 'way of doing things,' that could be attributed to a particular historical, political and cultural trajectory in Denmark. Frequently, and without prompt from myself, participants would draw comparisons elsewhere in Danish society as a way of showing how an ideological concept of cooperative thinking can and has been implemented at a functional level, to influence social, political and economic institutional design. References as above, would also often include nods to notable business models, the education system, the political system and its multi-party structure, all being used as examples of a nation of citizens geared towards and experienced in associative behaviour. Rasmus, for example, one of my participants who was a member of his association board at the time of fieldwork, had a view on why he believed I might, as a British researcher, find a cultural nuance within Denmark in this particular area:

> 'We are very co-operatively minded, we are very keen on discussing things and making deals. So this is just a tradition of ours, to discuss things – look at our politics' (*Rasmus, 42, Østerbro*)

This interpretation of *andelstanke* and the drawing of commonalities between other areas of Danish society during the course of the interviews, embodied the term with a distinctive narrative weight, one that would be returned to numerous times as a means of reflection on the 'right' and 'wrong' way to do things, as will be demonstrated later in the analysis chapters. This was enabled by the fact that *andelstanke* not only seemed to represent some type of inherited national narrative, but a form of practice played out on a functional, grounded level. Such a manifestation of the term emerged a number of times during the relatively challenging task of its translation, due to its apparent multiple meanings and connotations. During discussions about its ideological nature, for example, there were moments in which a distinctive effort was made to disentangle the concept from a romanticised or idealised notion, to one which embodied a more simplified understanding of '*working together*.' One of the members I encountered, Emil, who had also been an active member of his *andelsbolig* association for the 12 years he had lived in his apartment, was keen to reinforce this point to me. Visibly frustrated at the romantic notion of co-operation that appeared to be emerging within our discussion, particularly at one point in which

there was a parallel drawn between the *andelsbolig* and the Danish commune movement, Emil corrected himself:

> 'It's not just an idea, it's a practical thing... everyone has a share in it, everyone's invested in it. We don't do this because we all love each other and we will live happily ever after, we do it because there are practical benefits to sharing. *Andelstanke* isn't romantic, sharing isn't romantic when you get down to actually doing it' (*Emil, 45, Vesterbro*)

It was important for Emil at this point to communicate the idea that both *andelstanke* and the housing model it represented were not simply ideas of '*how to live,*' but in fact represented a simple and functional '*way to live,*' built on the premise that those participating were able to benefit both as a group and on an individual level. As he states, Emil believed that one of the driving aspects of this model was that there exists '*practical benefits to sharing*' in the organisation of a group towards a collective goal, examples of which will be introduced later within this section of the analysis.

Such an introduction to *andelstanke* at this point serves to establish some of the ideological foundations behind the *andelsbolig* as a form of housing provision, moreover addressing the significance these ideas appear to have maintained in the reflections and meaning-making of the members involved in the model. It also raises questions about how these ideas are built into a practical housing structure, and the '*practical benefits to sharing*' that are said to be a part of this type of living arrangement. As the above accounts demonstrate, *andelstanke* appears not only to be an idea discussed singularly on a theoretical level, but also as a pragmatic approach to living and working together as a group with a shared purpose. Given this shared purpose centres around a form of collectivised ownership, and one which is tied not only to a collective project, but one that encompasses and implicates the meaning of 'home' in its operation, an initial strand of the analysis sought to address how members conceptualised such an idea. This was framed by the fact that such a shared arrangement inevitably holds implications for the more conventional understanding of ownership, in that it is distributed both in an economic sense, and the implicit expectation of an equal contribution of individual members. In light of this, the following section seeks to understand how owning a 'share' or a 'part' is reconciled with the common interpretations of home as ones property, ones private space and ones locus of freedom and control.

4.2 Re-thinking ownership

The *andelsbolig* model operates on the principle of shared ownership, with the word *andel* being derived from the term '*en del*' ('a share'), a term applied consistently within the formal statutes and legal terminology around the model and its functioning; *andelshaver* (members, shareholders), *andelskroner* (share prices), *andelsforening* (housing association). The position the *andelsbolig* occupies therefore, as a sort of 'middle ground' between renting and owner-occupation became a particular point of interest during the interviews, particularly the ways in which members chose to conceptualise ownership within a model that challenges its conventional form both financially and ideologically. For example, although joining what is ultimately a shared project, when asked about the motivations for joining an *andelsbolig*, it was

not uncommon for participants to draw on ideas of identity and independence, sentiments similarly echoed in studies documenting the motivations for first-time home owners (Skifter-Andersen, 2009). For Magdelena and Torben, a couple who had recently moved from their rental property, having just purchased an *andelsbolig* apartment in a close-by area of Copenhagen, theirs was an experience that led a sense of 'control' over their living environment for the first time in their housing career:

> 'In our old flat where we were renting, every year our landlord would be increasing the rent... it was a nice neighbourhood and we liked it, but it was getting to a point where we couldn't really afford it... you just always feel you're at the mercy of someone else, like you're living arrangements could change at any time – and they did - and you have no control over it.' (*Magdalena, 31, Vesterbro*)

This was a sentiment echoed by Torben, Magdelena's husband:

> 'It was nice to have a place that was ours, or our 'piece,' somewhere we could put a picture up on the wall and not have to worry about the nail in the wall, like, somewhere we could come 'home' and feel more erm, I don't know, we could start looking forward then... it was a good feeling' *(Torben, 36, Vesterbro)*

For Magdalena and Torben then, the decision to purchase an *andelsbolig* was based upon the desire to leave the rental market and the influence of landlords and as a result the idea of personal investment in a property brought with it notions of freedom and control, particularly in terms of not being '*at the mercy*' of another party (i.e. a landlord) and enjoying a sense of permanence (being able to '*start looking forward*'. In this sense, therefore, ideas of ownership and its ascribed benefits still seemed to be present on some level in the motivations for joining an *andelsbolig* association. However, what was notably different in many of these accounts, was how these ideas of freedom and control were discussed in a way which extended to the property as a whole, directly including other members in the collective use of '*we*' and '*us.*' Annesofie, a 42 year old carer who had bought her apartment 12 years previously, demonstrated this in her explanation of her own personal attraction to this form of housing model. For Annesofie, one of the marked benefits she felt from being part of an *andelsbolig* was the way in which, as part of a group sharing financial resources, the freedom to undertake such projects on a large collective scale and see them realised was experienced as part of a group effort, and therefore felt to be more rewarding:

> 'I think for me, the attraction to an *andel* apartment is that we can decide ourselves what we want to do with this place... a few of us are now talking about putting a deck on the roof and now someone else has suggested we put a garden up there.. so now we're trying to figure out how we do that and get everyone else on board – so you can share these ideas and actually see them happen. You don't get that kind of idea in rental because it's not your property to add value to – and I like that idea that when it is your own – or part of your own... you have more responsibility' *(Annesofie, 42, Østerbro)*

Therefore the idea of ownership was not necessarily presented as an exclusively individual endeavour, despite references to identity and control. What's more, the idea of owning *'a piece'* or *'a part'* appeared symbolically significant in terms of personal investment when talking about the attachment participants felt to their living environment. In fact, beyond the limits of the individual apartments, there appeared an equally strong sense of investment in the property as a whole, with many members speaking of a personal attachment to the building on a wider collective scale, a sentiment that was echoed frequently when referring to its maintenance and upkeep. Aske lived with his girlfriend Maja in one of the smaller to mid-sized properties in the study (*Griffensgade*, in *Nørrebro,* 16 apartments). They had lived in this *andelsbolig* for 7 years and during that time, Aske felt that he could sense a difference with regards to this way of living, specifically in the way the residents felt responsible for, and therefore *'related to'* the property as a whole:

> 'An important difference is that we are not renting the apartment from a landlord, from somebody who is only thinking about making money out of me renting... but still, if everyone in this association were to think ''Okay, right, it's all about living here as cheaply as possible and then getting our asses out of here...'' I mean, who cares about a roof that's letting water through? It's not affecting my apartment – I don't care, it's going to take a lot of time before it comes all the way down here. So maybe those people upstairs can just put some buckets underneath... and maybe sell it when it gets worse...'' but people don't do that because they feel related to the property' *(Aske,40 Nørrebro)*

For Aske therefore, every member being invested in the property encouraged a more noticeable level of interest and responsibility in its maintenance. Moreover, he believed it encouraged a way of perceiving ones personal dwelling as an extension of the larger property, comparing the more individualised attitude to privately rented or owned spaces (e.g. *'it's not affecting my apartment – I don't care'*). The collaboration in terms of resources and shared personal investment appeared to be one of the appealing aspects to *andelsbolig* living therefore, detracting little from conventional ideas of 'ownership' with regards to residents ability to feel responsible for their own personal space, and even extending or developing ideas of identity, investment, control and responsibility, most commonly associated with individual home ownership, to include the property as a whole.

Alternative understandings of freedom also emerged during some of the interviews, that appeared to directly challenge the conventional understanding the home as 'freedom from surveillance' (Saunders and Williams, 1988:90) This was often preceded by discussions about ideas of trust and reliability between members, and the support structure representing both emotional and practical resources that constituted other members of the association 'looking out for you,' or *dækket*, meaning to have one 'covered.' Examples frequently arose during the interviews of instances where members looked after each other during illness, celebrated together at parties, births, wedding anniversaries, and helped each other through difficult periods. For some, this close network provided added benefits beyond simple companionship however, enabling a specific type of freedom, something which appeared noticeably felt by the single parents within the study, for example. Sidsel was one such example, a 41 year old mother

of two, who had lived in her apartment since the birth of her youngest child. For Sidsel, a sense of freedom was seen as intimately connected with having a broader trusted network of individuals in close proximity that could be entrusted with supervising her children before she returned from work, or if she needed to leave the apartment temporarily:

> 'If I need to stay late in work I know I can, I can just ring up (neighbour) and check they got in alright and then know they're okay. Sometimes they'll just eat with some of the other kids which is really nice so there is always someone looking out for you and your family. Like, it's also... when it's cold I have to spend 30 minutes getting the children into their snowsuits and shoes and getting ready to leave the house, anyone with children will know what it's like just doing small things like that, and when you are on your own its just... Here, I can just leave them with next door or they will be playing in one of the flats upstairs and I can just pop out quickly and know they will be fine... ' (*Sidsel, 41, Nørrebro*)

Again, notions of 'freedom' within ones housing circumstances appeared to manifest themselves in a way that was not always associated with the personal space of the home, but also seemed to incorporate the opportunities that could be found in the presence of extended networks, and the social support these provided.

It is this model of shared responsibility beyond one's own individual space to include a wider sphere of influence that demonstrates the way in which conventional ideas of ownership have been arguably been re-conceptualised in the *andelsbolig* model. This was supported by the way in which members chose to describe their individual apartments during interviews. Again, the language used to describe each apartment often reflected a conscious acknowledgement of the shared ethos behind the model, noted in some of the quotes above, such as 'to *be part of* an *andelsbolig*' and 'it was nice to have a place that was ours, *or our 'piece.'* As such, the financial investment in the form of a share represented more than an accrual of property, but also a share in the whole building, its amenities, its collective value and accumulated assets (and a right to voice opinions on its future), and as a result, affected the way in which residents understood the notion of ownership.

This appeared most notably to be the case with older members, particularly those that had lived in their associations for lengthy periods. Uffe (introduced earlier) for example, was one of the original founding members of his *andelsbolig*, one of a group of residents who took over their rental property in 1983 in the wake of the *TORejendomme* legislation (Erhvervs- og Byggestyrelsen, 2006). For him, this idea of 'full' ownership was not something he had ever strived for believing that instead that this preoccupation with ownership was in fact a misplaced desire for a sense of 'influence':

> 'At the same time you own 'a little bit' you own 'everything' – I own a tenth of the roof, I own a tenth of my own apartment, so yeah, if somebody fucks it up it affects my price as well, if its money you're thinking about... but I think it's wrong about ownership... what I think it is that you have some degree of influence –that's the key word, not that you 'own' something.' (*Uffe, 72, Greater Copenhagen*)

This idea of influence resonated during the interviews as it applied more to an everyday, practical approach to living than the more abstract idea of 'ownership.' For example, the degree to which members felt they had a say or a right to voice their opinions on matters that extended beyond the limits of their apartments, such as how certain matters were dealt with (sales of properties, changes in circumstance for individual households, for example) decisions over what the collective budget should be used for, and how these matters and decisions affected them as residents. While this inevitably involved lengthy discussion and compromise, for many, this level of participation and involvement in such matters regarding the collective property appeared to provoke an alternative sense of control over their surroundings. This was due to the operation of the model, in the sense that decisions were made in a democratic fashion by the association, on behalf of the association, all of whom were equally positioned to both contribute and benefit.

It was this concept of equally distributed influence that was again called upon to question the conventional idea of 'ownership,' and those considered to be its main beneficiaries. Marte, like Uffe, represented one of the older residents within the study at 61 years old. Again, like those of a similar age in the study sample (Uffe, Jens, Jørgen), Marte considered herself to be an 'ordinary Dane' a term generally used to describe those from a modest, working class background, or in some way to draw a distinction between what was perceived as a more 'fashionable,' or 'hip' Copenhagen elite. For Marte, this discussion of ownership was very much rooted in a tangible cultural shift in Denmark, one that she believed reflected attitudes inherited from the UK and US. To demonstrate this point, Marte referenced England and what she saw as a pre-occupation with this form of tenure:

> 'There is this funny saying in English: 'An Englishman's home is his castle' – so many people are so concerned with having their own castle to be proud of, it's what is considered achievement. Which is a nice idea, but in reality, who really owns it? When this 'Englishman' has to take out a mortgage, it is the bank that owns like, 80% of that castle. Here, instead of some bank, it's the association, the neighbours that put up that money together. Everyone has the opportunity to own a 'piece' because of the money put in together.' (*Marte, 61, Vesterbro*)

In this manner, it appears home ownership in its traditional sense is questioned and even dismissed as an illusion: '*in reality, who really owns it*?' Credit institutions in particular are seen as the ultimate beneficiaries rather than the consumers themselves. Here, the autonomous nature of the *andelsbolig*, with regards to resident participation, collaboration of financial capital, and a democratic structure, is seen therefore as alternative to such an uneven distribution of power within the traditional home ownership scenario. Moreover, the idea of ownership as something inherently desirable, or as an '*achievement*' is brought into focus, reflecting one of the key associations in the home ownership literature as a form of aspirational tenure (Somerville, 2009; Rowlands and Gurney, 2000). Calling this into question, Marte asserts that in most cases, initially, this ownership is in fact only achieved in part, given the large role played by funding institutions. The equivalent scenario is then drawn between this idea of partial ownership and the concept of owning a 'part' within an *andelsbolig*, seen as more appropriate given the collaboration of mutual interests between invested parties, as opposed to two distinctly separate interests representing credit institutions and housing consumers. In doing so, both Uffe and Marte demonstrate a re-

working of conventional ideas around tenure and influence, providing important insight into how such ideas are negotiated within such an alternative housing form.

The purpose of this section therefore, has been to discuss one of the *andelsbolig* model's most fundamental and distinguishing features – the shared ownership structure. It has addressed the way the model itself is viewed by members with regards to conventional ideas around home ownership, and how this notion can been challenged and reconceptualised by the shared financial and wider ideological structure of the *andelsbolig*. Examples include how some elements of traditional ownership can remain intact and fundamentally attractive to residents (such as the desire for identity, control, and freedom), yet extended and adapted to include a collective identity of '*we*' and '*us*.' Additionally, a reinterpreted sense of control and influence can be found in an autonomous, democratic living environment in terms of decision-making and responsibility, one that subverts the notion of ownership as an individualised project to one of a collective endeavour through which all members can theoretically benefit.

Adapting one's perspective on ownership to include a shared dimension, whilst having been addressed here from an ideological perspective, inevitably poses issues in practice as people attempt to balance their individual needs/preferences within a living arrangement built around a commitment to democratic decision-making and self-governance. In an effort to demonstrate how such ideas are translated from abstract ideology into the practical reality of the *andelsbolig*, the following section will therefore address how *andelstanke* values have been institutionalised into the structure of the housing model through the use of both formal regulatory mechanisms and more unofficial, implicit social contracts, placing a number of expectations on the behaviour and attitudes of those living within its framework. This will be done with the purpose of highlighting the types of strategies used within the *andelsbolig* to promote such cooperative thinking, using some of the most prominent contractual elements (statutes, house rules, working weekends, general assemblies, for example) as examples of how such a task is approached, as well as highlighting the implications of its operation for those on both the inside and the outside of the model.

4.3 Organising People: written and unwritten social contracts

The literature review introduced the notion of the contract within the *andelsbolig*, outlining the ways in which structural features both delineate and encourage the collective motives behind the housing model. Following from this, this section seeks to comprehend more fully how these contractual elements operate, and how *andelsbolig* members interact with them, on both a structural level and social level. Distinctions will be made between contracts that operate on a formal bureaucratic level, and the social contracts that represent the norms and expectations shared by *andelsbolig* members. The issue of shared responsibility and the expectations surrounding certain forms of behaviour and participation will be addressed, with reference to the collective events and arrangements (working weekends, general meetings, and board membership). In doing so, this section aims to provide a clearer understanding of how abstract ideas of equality and solidarity are incorporated practically into a set of functional guidelines and reproduced norms, which will then provide the context for the following analysis chapters.
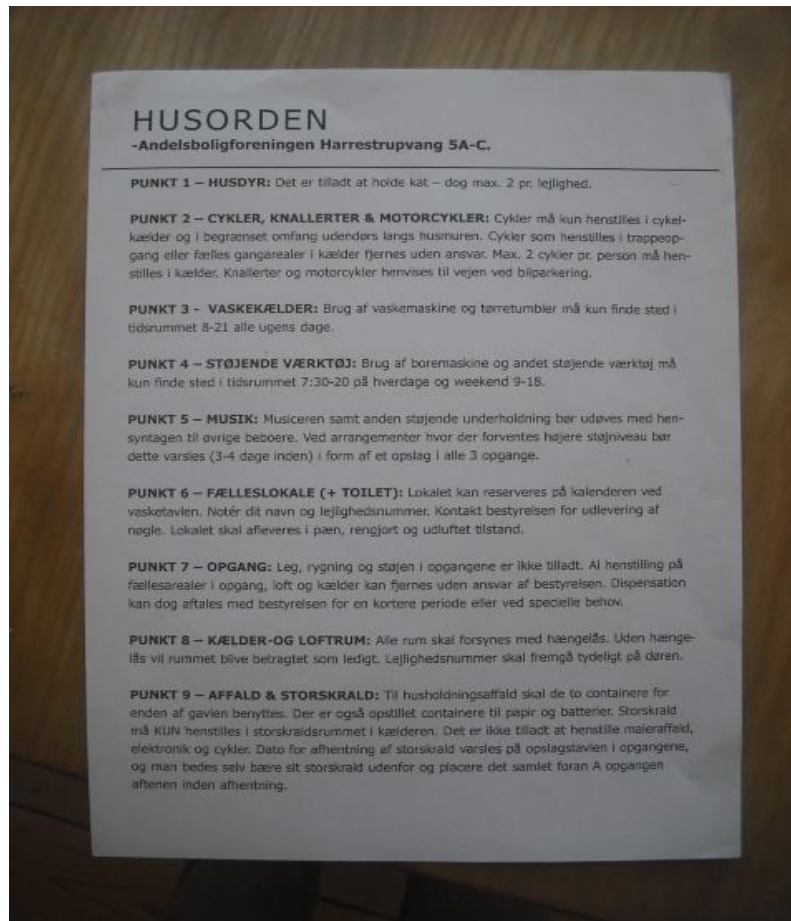
As previously mentioned, each association has a set of *vedtægter* (statutes) which details the more formal legislative nature of *andelsbolig* living. Containing guidance on such issues as deposit liability and calculations of share prices, the transferring of shares, board responsibilities and general assembly requirements, for example, each member is presented with their own copy of the statutes when they purchase their share, for use and clarification on these matters. Most associations begin with a standard format or template of these statutes which outlines some of the basic information regarding *andelsbolig* law (rules around property tax calculations or guidance regarding legal disputes, for example). However it is common for each association to make amendments and additions to this template, in keeping with the requirements/preferences of the members themselves, developing their own 'bylaws' and therefore constructing a set of statutes often unique to that particular association.

The image below (see image 2.1) shows an example of a page taken from the statutes of one of the *andelsbolig* properties visited during the research, and is included here to demonstrate its typical format and highlight some of the areas covered within the document. (For example, the different sections headlined *'Navn og hjemsted'*: Name, address (including municipality), *'Formål'*: purpose, *'Medlemmer'*: Members, '*Inskud*': Deposits, for example) Also found within the *vedtægter* is a copy of *husorden* or 'the house rules' (see image 2.2) which more generally deal with housekeeping issues such as rules about the keeping of pets, collective recycling, noise curfews, etc) Whilst being established early on in the *andelsbolig* creation process, rules like these can be subject to change over time in accordance with changing circumstances of members, changes in legislation and other factors (for example, sometimes experience dictates statute and house rule changes to make certain activities or procedures more efficient).

Image 2.1: The Vedtægter (Association Statutes)

Image 2.2: Husorden ('House rules')

The authoritative quality of such a document, while representing the collective rights and requirements of a group of individuals, then serves the purpose of turning these ideas into a formal legislative structure. In such a way, these documents provide the space for some of the more notable regulations which, by their nature, demonstrate key divergences from conventional ownership and renting models. Some examples of rules driven by explicitly collective principles include, for example, conditions surrounding renovations and the accumulation of profit, traditionally employed by *andelsbolig* associations (and as laid out in the *Andelsbolig* law), as a means of discouraging speculative practices within the model. For example, many association statutes state that in the case of households wishing to renovate their apartments, only the 'actual cost' (i.e. basic materials) of the improvements is permitted to be added to the share price of the dwelling, rather than any speculative value dictated by the wider market. Such stipulations therefore demonstrate the level at which individual preferences are considered and at times subjugated against the wider purpose of the model as an affordable option, one which has traditionally placed itself outside of conventional market practices.

These documents in turn present the impression of an over-arching framework, one which contains a multitude of conditions, consequences and potential scenarios to reference in the event of confusion or query. As a result, these documents hold a number of important uses for

the members, one of which is their role in settling disputes and problems internally. In such a way, they were seen as providing some form of neutrality and impartiality in their bureaucratic nature. Heidi, one of the participants of one of the larger associations in which she had board experience, had encountered many situations in which she had to utilise and refer to the established regulations. Heidi reflected on an occasion in which she had been faced with a problem regarding non-payment of rent within one of the households in her association, something which she had felt to be an awkward and emotional task, given the fact she knew the people in question. In such a situation, for Heidi, these statutes provided an important source of reassurance:

> 'There have been a few types of situations like – what happens if people can't pay their rent? Things that are complicated and sometimes can also be emotional... it's good to have, like, a procedure, a guide to refer to... and also people can see all these things in writing before it gets to that stage... people know where they are and what to do in certain situations, and that is important information to have' *(Heidi, 60,Sydhavn)*

Given the autonomous nature of the model, and therefore the lack of any external input (in the fact that the group itself operates as a form of collective authority on its own matters), such an example shows how statutes and house rules can represent a go-to reference framework within a collective housing model such as the *andelsbolig*, particularly in the case of more complicated or 'emotional' scenarios in which conflicts of interest may likely occur. The structural, authoritative character of such documents is again touched upon with reference to individuals knowing '*where they are, and what to do'* and the reliance on something seen as neutral and therefore not so susceptible to human bias. In this way, such formal documentation provides a kind of external adjudication, where personal interest and emotion may otherwise take precedent.

A further use for these official documents was their role in presenting the preferences and needs of each association, highlighting the values and any operational idiosyncrasies to anyone wishing to gain membership. The importance of potential buyers being able to source this information is demonstrated by the fact that these statutes are commonly included on the association's homepage and therefore accessible to the public, enabling those interested to oversee how each association is organised. The purpose of this is seen as mutually beneficial for established members as well as new ones, as transparency regarding the particular way an association is run would then in turn appeal to potential members with similar objectives/priorities. In this way, the statutes provide an introduction to the *andelsbolig* in which they become more than simply a formality, but something that should be scrutinised and kept in mind by association members as a sign of commitment to the association and the effective running of the property as a whole. Louise was another one of the participants who considered herself very much aligned with the *andelstanke* mentality, and who was one of the members in the study I considered to be most 'active' in her association. At 33 years old, having lived in her *andel* apartment for 5 years, she had recently taken on the role of chairperson on her *andelsbolig* board. This, she felt, had given her insight into the importance of a cohesive association, one in which members felt connected to the project as a whole, rather than simply concerned with their own personal housing circumstances. In the case of the statutes, Louise emphasised the importance therefore, of new

members fully understanding the implications of such a document, in terms of being introduced to, and appreciating what this kind of housing model involved:

> 'I would tell them that they are actually obliged to know these rules, we have like a 2 or 3 page document, like whether or not you can have pets and stuff like that... they would get a copy and they should read and familiarise themselves with it... just so it's not just people living here in the apartments and they don't care about – because they actually own part of the building so they in some way should be interested in what is going on' *(Louise, 33, Frederiksberg)*

For Louise, the statutes represented the formal side of shared commitment to the *andelsbolig* project, something to be acknowledged and adhered to, and which acted as a crucial distinguishing factor in the differentiation between the property as a collectively managed effort and *'just people living here in the apartments'* (i.e. privately-owned). Moreover, the fact that they held a share in the property, or as Louise puts it *'own part of the building'* was tied to the expectation that this would elicit a greater sense of responsibility towards its upkeep and successful functioning.

This importance placed on commitment to a collective cause, the identification with an agenda rather than simply living alongside one another, was also keenly present in rules around sub-letting. Sub-letting was a subject that received notable attention within every set of statutes viewed throughout the analysis, due to its perceived impact on the overall cohesion of the group. Emphasis within the statutes was frequently placed on the fact that the individual member in possession of the share is obliged to a certain extent to live in his/her apartment. In accordance with this, many of the *andelsboliger* visited had strict rules written into the contracts which determined how and under what circumstances apartments could be rented out to others (during a short-term 6 month period, in the event of travel, for example). Moreover, most associations stipulated that residents may only charge the monthly rent proportion of the living costs, receiving no compensation towards the share price. This again was an attempt to discourage profit-orientated, speculative behaviour, in a similar manner to the rules surrounding renovations. When I further prompted Louise about the conditions around sub-letting in her association, her response mirrored her earlier contribution about the expectations of a shared understanding and a common purpose. Here, one of the main motivations it seemed for restricting sub-letting, was not only the limiting of potential profitability among members wishing to exploit a competitive rental market, but also the desire for familiarity and consistency amongst the association membership, rather than the 'passing through' of temporary residents:

> 'We kind of like to keep only the people who own the apartments living here because they care about – or they should care about – the building, because they're part of it, and sort of take part in it... but if you rent it out to somebody, they don't have the same stake in it and they are just paying the rent... so we have these strict rules about when you can and can't sub-let... otherwise people would just buy it to rent it' (*Louise,33, Frederiksberg*)

Moreover, these reflections were compounded with ideas of 'knowing' a person and being able, by assumption, to trust them:

'You want someone who you will open the door for... someone you trust, but you just can't do that if you don't know who your neighbours are' (*Louise, 33, Frederiksberg*).

Louise's account reflected the perspectives of many of the members within the study who placed a strong emphasis on a sense of cohesion within the association, here seen to be embedded in the model to the extent that it is built into a wider structural framework surrounding official dos and don'ts regarding renovations and sub-letting for example. Reflecting on these regulations, such accounts, as above, often expanded on notions of trust and familiarity as being inherently connected to a degree of consistency amongst members, namely, those who were seen as representing a long-term commitment to the shared project. As put forward by Louise, this commitment represented a '*stake*' in the property, and therefore an incentive to '*take part*' and '*care about*' the association and its successful operation.

Not only did this commitment take the form of official legislation however, but was also manifest in less formal ways, for example in the expectations surrounding the unofficial 'social contracts' that were also considered to be an important aspect of *andelsbolig* living, representing ways members were required to take part in a more meaningful, practical sense. These expectations are represented in some of the key participatory features within the *andelsbolig* model, the most notable examples being the working weekends, the annual general assemblies, and the work undertaken by the elected board. Again, written into the statutes, participation in these areas is generally expected unless otherwise exempt, and is pushed forward by the idea that large and otherwise expensive tasks (such as property maintenance, budgeting) can be achieved through a concerted collaborative effort and unified, democratic decision-making processes. As highlighted in earlier chapters, such a model has been built upon the premise that an affordable access to a home can be achieved through collaboration of resources (Saegert and Benitez, 2005; Power, 1993). Thus, reflecting the shared ownership principle, the expectation is that all who are jointly liable for the property will all be jointly responsible and personally invested in its upkeep.

In the case of these arrangements, on top of the practical tasks of administrating and overseeing the maintenance and operation of the property, attendance and participation were viewed as having an important social dimension. Alongside the benefits of the practical work itself therefore, the social aspect of these weekends was also viewed as key to the general cohesion of the association. One of the reasons for this, as Rikke suggests, is the fact that members are put in the position of interacting and working with neighbours they may not otherwise have chosen to socialise with in an ordinary setting:

'It's good because a lot of the time you are talking to people or working with people you know less well, like it's not always the people you would be going out for a drink with or something, but when you are put in that situation together, you find things to talk about and you get to know another person in your association better. That can only be a good thing' (*Rikke, 49, Sydhavn*)

Rikke had been a member of her association for over 10 years, and while initially sceptical of the socialising aspect of the model, (considering herself as someone who '*stays at the back*' in social situations), she enjoyed the sense of familiarity that was achieved through the working

weekends, alongside a '*real sense of satisfaction*' about the work undertaken during such events: '*that is something I really liked, being able to see all the work we had done and then celebrate a real hard day's work together*'(*Rikke, 49, Sydhavn*).

Similarly, accounts from members regarding the general meetings would often be accompanied by reflection on the benefits of engagement in these events. Again this often seemed to allude to the development of relationships, this time, in the case of '*being heard*' by other members regarding each other's interests and needs, and maintaining meaningful contact with one's fellow residents. Anne, present in her reflections on *andelstanke* earlier in this chapter, felt the general meeting to provide an important space for interaction and negotiation, and a way of preventing what she believed was an 'apathy' towards one's fellow neighbour in more conventional private accommodation:

> 'To have these meetings, it is really important because it is an opportunity to talk to people you may not have seen in a while... there is so much stuff to go through and so many different opinions on various things that need to be heard. People need to be listened to, and it's a way of keeping up the communication... it's a way of getting people to engage, and making sure people feel like they do have some influence on what is going on' (*Anne, 39, Sydhavn*)

A key aspect of *influence* re-emerges here, as members are given the opportunity on this particular occasion to raise any concerns they might have regarding their living environment, and be confident in the fact that these concerns will be heard within a level playing field, as equally contributing members, each with their own vote. This can be extremely important for example, when associations undertake large projects that can be costly for the collective budget, such as replacing windows or repairing the roof of the property, projects that bring with them potential issues (such as the raising of rents to compensate costs, and practical inconveniences) that can affect all residents, and as such elicit review by all involved before the decision is made. The concept of equal influence is therefore turned into a practical reality in the form of the general assembly, as members actively deliberate and discuss as a group all matters of importance regarding the association, taking action based on democratically made decisions.

The purpose of the meeting as a means of representing both the financial interests of all involved, as well as the wider economic and social interests of the association as a whole is clearly no small feat however, and accounts such as Anne's were of course rarely free from the irritations and frustrations that accompanied these types of experiences. On numerous occasions when discussing the general assemblies and other events such as this, there would also be plenty of examples that moderated these benefits, and members were quick to dismiss a conflict-free socially harmonious image. To the contrary, often they would use the opportunity to vent frustrations about tensions with another member, or some of the more tedious and exhausting aspects of '*hearing the opinions of sixty people'* in Anne's case*.* For example, Rosa, a 41 year old mother of three, who had lived in her apartment for 8 years, found it difficult sometimes dealing with the '*difficulties and tensions of 30 different households*':

> 'There's always someone yelling and someone being weird and talking about stuff that has nothing whatsoever to do with the agenda, or venting whatever frustration

they have built up during the year... its hard sometimes to strike a balance because you can't keep everyone happy.' (*Rosa, 41, Sydhavn*)

While issues such as this came up in the interviews on many occasions, such accounts generally served the purpose of demonstrating some of the realistic problems encountered within a democratic, collective arrangement of this type. Given the association is ultimately formed from a group of individuals with their own interests and needs, attempting to achieve compromise on a wide range of issues, the importance of giving everyone a platform, whilst at the same time acknowledging that '*you can't keep everyone happy*' seemed to characterise most participants' impression of the assembly. However among these participants, behind this there was almost always a commitment to the feature as intrinsic to the *andelsbolig* functioning. These problems were more often than not simply understood as '*part of living together,*' and issues which had to be dealt with for the greater purpose of running the association effectively and fairly. Returning to Uffe, one of the older and more experienced *andelsbolig* members within the study, such problems were met not only with a sense of realism, but a recognition of their importance in keeping the '*system*' responsive:

> It's always nice to have some lone wolves or some kind of dirt that makes the system think over itself rather than all this automatic 'Oh we'll just make lots of rules and everyone will be happy.' It doesn't work like that, it never has. People are happy and sad for many reasons you know? And we always need to be able to recognise that, through whatever rules we are laying down. We are not machines working together, we are people working together.' (*Uffe, 72, Greater Copenhagen*)

This idea of working together in a practical capacity was repeated again in accounts of members who had participated on the annually elected board, echoing similar ideas as those above. Again, the motivation did not appear to be simply a case of 'getting along' with one another, but encouraging a form of engagement amongst the association, which in its nature included both the appealing and less appealing aspects of collective organisation. Mie, a 27 year old student who had secured her apartment in *Vesterbro* only 3 years ago, but nevertheless had involved herself early on in the association, mirrored the above sentiments in relaying her experience as a chairperson on the association board. This was particularly in her acknowledgement of the effort put into such a task, evident in her choice of the term '*to build*' in reference to the forging of relationships with others:

> 'You get to know everyone in the association... both the good ones and the bad ones... Now I can speak with everyone in my association and I know all their names... you do have to build that somehow, it doesn't just happen if you live next door to one another, and I think working on the board can help because you're actually doing something, given a reason to talk to people' (*Mie, 27, Vesterbro*)

As demonstrated in the above quotes, references to being '*part*' of something, something that can be '*built*' often presented the idea of a housing model that was fundamentally tied to the efforts of and connections between its members. Such language therefore demonstrates not only the importance placed on particular forms of participation for the effective working of this type of housing model, but also holds significant implications for

the way others are expected to behave and contribute. The way in which these broader structural values had been internalised in this manner became particularly evident when active members such as Mie were asked about the reasons motivating them to contribute, eliciting responses which called upon a collective sense of responsibility and a commitment to a common purpose. Embedded within this framework of reasoning were strong expectations regarding reciprocity, equality and 'fairness,' strengthened by an overall understanding of what was 'right':

> 'It just felt it was my turn, lots of others had given up their time, so I sort of felt it was only right that I should too... that's just the way it works, right? We all do our part.' (*Mie, 27, Vesterbro*)

Such a normalising tone surrounding these forms of contribution, in the sense they are perceived as simply the 'right' thing to do in the context of reciprocity and shared responsibility, again contributes to this idea of an internalised set of norms with which members are collectively expected to engage. It could also be further argued that there is an almost moralising quality to such expectations, which go beyond practical contribution, to more broadly reflect the *andelstanke* value-system in which the sharing of responsibility is viewed as part of an ideological agenda, something that is hinted towards in Mie's unequivocal statement: '*we all do our part*.'

This moralising tone, and the sense of a unified shared purpose that so often accompanied it, was never more clearly delineated however, than in the instances in which individuals were perceived as *not* living up to such expectations. Emerging examples of an intangible but nevertheless influential 'way of doing things,' became increasingly tied up with ideas of a collective commitment, one that was highlighted acutely in instances where people got things 'wrong'. In this sense, 'appropriate' behaviour, aimed at enhancing interaction and network creation, could often manifest, as above, in a less concrete set of unwritten or implicit expectations placed on other members. These were exemplified particularly in the case of newer members and the tensions caused when these individuals appeared unaware or unfamiliar with more subtle codes of conduct. Pernille, 51, a long-term member of her association in *Østerbro* for over 20 years, an *andelsbolig* which represented one of the particularly small and close-knit communities within the study, recounted her story about a new family who had recently joined the association:

> 'I remember when the people on the third floor entered the house... they made so many mistakes and we were looking at each other and we said 'okay, they'll learn' and they have learned, but it does take time... Mistakes like saying, 'my son has a birthday, we're booking the garden'... you cannot book the garden. We cannot have private things like that... it's not something you can write down, it's an attitude, it's a way of living. I think we were pretty rough with them because we didn't change the way we behaved around them. You cannot say 'nobody else come here,' you cannot close it... this sort of 'I came first,' no no no... So we had this little discussion with them about ownership of the garden and now they have been doing fine for eight years, but it took some time... every time there were these little puzzling notes with these kinds of things written – no no no, we don't do it that way, we talk.' (*Pernille, 51, Østerbro*)

Pernille's quote effectively demonstrates how new members are faced with the challenge of negotiating what is and is not acceptable, in accordance with a particular attitude or set of implicit norms already established within an association. This is made very clear by her choice of language such as '*mistakes*,' and its combination with '*learning*' and '*learnt*,' suggesting there to be a very distinctive right and wrong way to approach such things. What is also of note in this account is the reasoning and justifications behind it, namely, the 'collective good.' This was replicated a number of times in the interviews as members referred back to *andelstanke* as a means of identifying proper behaviour. Whether explicitly mentioned or simply referred to in other forms such as '*common spirit*,' (*Annesofie*) this attitudinal ideal was here implemented in a practical, everyday way of conducting oneself, evoking ideas of mutual responsibility and solidarity both in thought and practice. As such, it appeared that there was a particular aspect of *andelsbolig* living that could be (and should be) embedded into the consciousness of members, reproduced and reinforced in everyday living and, where not, must be '*learnt*.' In this way it seems such norms and values were in the position of regulating and enforcing behaviours in a similar manner to the more formal contractual element of the model, in the form of a mutual, unspoken understanding of '*an attitude, a way of living*.'

These accounts of the formal and unwritten rules that exist as part of *andelsbolig* living begin to demonstrate the benefits and challenges associated with the development of such close, ideologically navigated networks. With regards to both, it grew apparent during the interviews that many considered the preservation of a functional and successful association to be rooted in the recognition and adherence to a collectively agreed upon set of guidelines. This sense of internal consistency also arguably comes through in a recognisable distinction between those on the 'inside' and those on the 'outside,' something which can be identified in almost all of the above quotations. The reference to '*we*' was a notable feature in descriptions of each association. However, equally, there were also numerous references to people from the '*outside*,' when discussing non-members (for example, in talking about maintenance work undertaken by a professional: '*we had to get someone from the outside to do it for us*' (Aske, 40, Nørrbro) or in reference to others' perceptions of the system: '*I wonder what that looks like to people from the outside*' (Sidsel, 41, Nørrebro). This reinforcing of a value-system geared towards inclusion and cooperation then appears to effectively involve a distinction between the collective and the external world, an action that in the context of the *andelsbolig* as a form of housing provision, arguably has critical implications for those wishing to gain access to the model. To develop upon this assertion, the following section will address how regulatory mechanisms, particularly those governing access to the model, echo such distinctions between *insiders* and *outsiders*. In doing so, the analysis will highlight how such mechanisms serve to reproduce advantage, both in terms of routes of access, the internal transfer of resources, and the decision-making processes surrounding how those from the *outside* found a way *in*.

4.4 Close(d) networks: leverage and internal advantage within the *andelsbolig*

Within the sample of associations under investigation, a number of important mechanisms existed that served to govern entry, the most instrumental being a) a waiting list system and the multiple conditions surrounding it, and b) the role of the board as the ultimate decisive influence on purchases and transfers. Limits placed on share prices within the *andelsbolig* sector had meant

that these waiting lists were often extremely long, with some accounts describing waiting times of up to 10 years in particularly notable cases. This was particularly so during the late 1990s and early 2000s, when an increasingly high demand for such high quality, low cost apartments rendered the *andelsbolig* market in Copenhagen a notoriously competitive one. Such was the situation facing the majority of prospective buyers, unless one was advantaged in other ways. These advantages included already being on the 'inside' of the *andelsbolig* system, or having personal connections or family ties with someone who was. Such a practice was commonly known amongst members and the wider public, and did not simply take the form of informal nepotism, but was openly enforced in the statutes concerning the process of purchase and transfer:

> '*Preference is given to the member's close family, i.e. parents, children and siblings. Priority before this applies only to transfer of share to another existing member of the property... after which, preference is given to the other candidates placed on the external waiting list, in the order in which they are marked*' (my translation) (§15 -2, '*Overdragelse af andelen', AB Jægersbrogade statutes*)

To clarify, fellow members within the association represent the first priority in terms of rights to purchase. This was referred to as the '*internal transfer*' rule. In this instance, it was common practice for those intending to sell their apartments to first advertise this internally amongst the association, on the associations' homepage, notice board, or in some form of written notification. This system then afforded existing members the opportunity to move around within the properties, taking advantage of preferred apartments with regards to position or amenities, for example, a benefit that could be called upon more than once:

> 'Of course, if you want to sell your flat, it has to then be down there on the notice board for internal sale for two weeks or something before it goes on the market... so if another flat becomes available in the building then we are first in line to get it. The friend of mine who lives around the corner (in another *andelsbolig*), she moved from the 2nd to the 3rd to the 4th floor (laughs) so she has used the internal rule *a lot*' (*Annesofie, 42, Østerbro*)

The second priority is then given to relatives and close associates of the member wishing to sell, after which the 'external' waiting list comes into play and theoretically determines access from this point onwards. In the vast majority of all cases within the sample, the first two methods of access were employed as a way of obtaining apartments. This led to an implicit understanding amongst participants that in order to get an *andels* apartment, one had to '*know someone who knows someone' (Louise, 33, Frederiksberg)*. Mie, one of the younger participants in the study, recounted her story to me of how she had managed to gain access to the *andelsbolig* association through her mother's acquaintance:

> 'My mother did the hard work finding this place... then it was just a coincidence – she knew a friend who knew a friend and then it was just like, it was possible... but otherwise [my mother] was just lost in the system, trying to find a way in' (*Mie, 27, Vesterbro*)

In comparisons with other, similar accounts, this '*coincidence*' (Boterman, 2011) Mie speaks of regarding access to her *andels* apartment appears to in fact be a key influential mechanism in terms of whether or not people are able to get hold of such properties, with wider social networks playing a vital role in the difference between being '*lost in the system*' and finding '*a way in*.' For Louise, the transfer was more direct, and involved her inheriting the apartment from her sister:

> 'This place belonged to my sister first. As soon as she thought about moving out she called me and made sure everything was set up. I remember I didn't actually need to move at the time, but I thought I should take the opportunity. It was good for me to be her sister because I wouldn't have been able to get this apartment otherwise... so it was sort of 'now or never' (*Louise, 33, Frederiksberg*)

Louise's statement not only reiterates the way such a rule functions amongst *andelsbolig* members and their family/friend networks, but also highlights the competitiveness of the market by the fact she says that she took the apartment without initially needing to move to a new home. The acknowledgement that it was '*now or never*' and that this opportunity presented the only available *andelsbolig* route open to her, goes some way into highlighting the highly sought-after nature of the *andels* apartment. The reproduced benefits of being on the inside therefore appear profound within the *andelsbolig* sector, openly acknowledged in the regulations as a form of internal advantage. Such a system thus enables a situation where one is not only able to sustain a relatively effortless housing career within a single property, but also provides an inheritance-like system for relatives of the original member. Under these circumstances it is clear the inherent value attached to gaining high places on waiting lists, potentially enabling access to such a valuable asset, for oneself and as a future investment for one's family.

For those without a direct route then, access appeared much more problematic. Consequently, within the broader experience of the *andelsbolig* sector as a whole, this competition created a fertile environment for corruption to spread within the waiting list system, with people offering sellers large sums of money 'under the table' alongside the original asking price, as well as purchasing highly coveted waiting list spots by paying off board members and chairpersons. This was a problem seemingly so common, almost all those I interviewed could recount a similar situation they had heard about:

> 'My boyfriend Jakob – in his association that happened and they had to fire the board because the chairman – it turned out that he had earned a fortune, taking 100,000kr every time (approx. £10,000): 'yeah, yeah, funnily enough, you're number one on the list...' *(Anne, 39, Sydhavn)*

> 'It was more or less the norm that if you bought an *andelsbolig* you had two payments; one above the table and one below, there was so much corruption because it was a seller's market – they (corrupt board members) knew how difficult it was to get hold of something like this and they would only sell it to you for money under the table which the rest of the association didn't see... well, whether they knew about it or not, I don't know' (*Iain, 56, Sydhavn*)

Access to an *andelsbolig* apartment therefore appeared not only subject to meaningful informal connections with a broader social network, but also in some cases meant prospective buyers on external waiting lists found themselves up against covert forms of corruption which further hindered their chances of success. This represented a challenge firstly in the sense that such behaviour was disguised, and secondly, in the way that these covert financial transactions could very possibly represent additional resources that had not been anticipated and/or were not available to all. As such, a level playing field of entry appeared heavily undermined in many of the accounts from participants, in the form of both an openly legitimised nepotism with regards to internal procedures, and a covert market economy that often characterised external access. As a result, it was a reasonable assertion that those without such critical resources, in trying to gain access from the outside, could find themselves '*lost in the system, trying to get in*.'

During the interviews, the issue of resources emerged a second time during discussions about the securing of *andelsbolig* apartments, this time in reference to the actual experience of purchase, i.e. when a buyer had been found and the various processes of transaction were underway. As noted in earlier introductory chapters, the financial element of the *andelsbolig* model is by nature more complex than conventional housing models, therefore requiring special consideration from those considering investment in a property. Prospective buyers willing to make such a purchase are recommended (by credit institutions and associations) to familiarise themselves with the association's financial history, annual budget and collective expenses, as well as being provided with a copy of the statutes which include data on price breakdowns of rent, cost of improvements, for example. Due to the shared ownership model representing a collective economic strategy, such a purchase inevitably carries with it a degree of risk, and in line with this, awareness of information regarding the breakdown of price calculations, specifications surrounding the price of the share, the type of collective mortgage and its interest rate, for example, is considered vital to anyone wishing to purchase an apartment.

When asked to reflect on their personal experience of this process, the effort in dealing with such specialised knowledge for a number of participants was characterised by a complicated and at times intimidating procedure, one that was '*full of jargon*' and '*difficult to see through*'(Annesofie, 42, Østerbro). As a result, it was not uncommon for participants to have requested help by way of favours from friends and acquaintances who would be able to assist in scrutinising the associations' finances, therefore aiding the member in making an informed decision about the purchase.

> 'I got loads of budgets and information about the association's economy from here...
> I also got a legal advisor from my work to go over it...I also had a friend, (the original
> owner of the apartment) to help me go over some of the particulars... I would have
> had no idea otherwise, it was important for me to have all of that explained... what is
> that to me? What does that mean for my finances? What is the plan for the future?
> Actually having someone that could help me understand that was important'
> (*Kirsten, 27, Valby*)

Being fully informed of the particulars and the consequent implications for one's own finances therefore was a further key consideration in the gaining of access to the model, one which again

seemed to require the utilisation of networks, this time in the form of professionals and other knowledgeable individuals who could provide important input on what was clearly a substantial decision. Given the responsibilities placed upon associations to manage their own finances and legal affairs, it is unsurprising then that the clarification of the potential buyer's own financial and legal position, when it came to one's rights and responsibilities, was of considerable concern in such a process. The fact that on these occasions such information was attained through informal routes was still of note however, as was the degree to which friends and acquaintances were called upon - and indeed able - to provide this type of knowledge.

Such was the level of resources that appeared to characterise the experience of many members of the associations visited during the fieldwork. This was particularly notable when it came to the composition of elected board members interviewed. Many of the individuals occupying this role at the time appeared to be mobile, educated, professional Danes who seemed experienced in taking on the types of responsibilities required by the position (see sample table in appendix). One of the board members interviewed, *Anne*, for example, who was elected chairperson at the time of our interview, demonstrated a high level of knowledge regarding some of the more complex financial aspects of the model, having had accounting experience from a previous job. Others who owned small businesses (*Randi, 47, Nørrebro*) or were in marketing (*Rasmus, 42, Østerbro*) also displayed a comfort with administration and large budgets. Those in other professions, such as *Louise* (*33, Frederiksberg,* general practitioner), or *Jørgen* (*64, Vesterbro*, retired head teacher), felt confident in other, equally vital areas of organisation and leadership with regards to some of the larger and more complex tasks expected by the board members.

Amongst such tasks, for example alongside ensuring apartments are fit for sale, monitoring consistent rent payments and balancing accounts, another critical role of the board was to oversee the sales and purchase of apartments. Reflecting the nature of the *andelsbolig* model as distinct from both the private and social sector therefore, the residents themselves therefore collectively take upon the role of 'landlord' during the course of their term as board members. This highlights the important manner in which the *andelsbolig* distinguishes itself from the conventional housing market therefore, particularly in the relationship between the 'provider' and 'consumer' that emerges in this type of arrangement. This dynamic was of interest given what appeared to be fundamental challenges between the role of the *andelsbolig* as a competitive housing option with an inevitable degree of resident turnover, and the determined 'preservation' of a collective mentality and level of membership consistency that was so strongly emphasised earlier in the accounts. An instrumental factor in this was the influence of the board (and therefore by proxy, the association as a whole) in overseeing and mediating each individual purchase. Following this, written into the formal statutes, it is common for the board to be invested with decision-making powers regarding new members, for example:

> (In circumstances following 'internal transfer'): '*Should the member want to vacate their apartment, they are entitled to transfer the share, and it is the member who decides to whom the share is to be transferred. The board must approve the new shareholder, but may refuse approval in the case of special circumstances*' (my translation) (§15 -2, '*Overdragelse af andelen*', AB Jægersbrogade statutes)

As a result, it is common procedure for those wishing to purchase an *andel* to be considered before buying, by board members or individual chairpersons, thus subverting the conventional dynamic in which the power lies in the hands of the consumer, and instead presenting a pre-established role in which the potential member should be seen to 'fit':

> 'Because before anyone moves in, the board checks first... and I quite like that, it's not just, 'Oh I want this flat,' [a representative] has to say 'yes, that's okay...' It's not just a question of whether *you* want it; it's whether *they* want you too...' (*Randi,47, Nørrebro*)

This therefore reflects a substantial degree of power and control in the hands of associations. The decision being influenced by '*whether they want you*' asserts a clear outline of the starting position potential buyers find themselves in, not least in its use of '*they*' being one party and '*you*' being another. The fact that within the above statute clause, the '*special circumstances*' through which board members can refuse entry remains unclarified, also presumably renders such conditions open to a level of interpretation, leaving a marked amount of space for decision-making practices on the part of those determining the outcome. In an effort to establish what these decisions were based upon, asking participants to clarify such conditions would time and again elicit a response that brought about notions of 'community' and the desire for someone who understood the shared purpose behind the model, someone who was able and willing to engage with this on a practical and ideological level:

> 'We are free to choose yes, but that is our prerogative, we have built up this community and so we want to look after it, we don't just want people looking for a cheap apartment, we want people who are willing to be part of our community' (*Cille, 36, Sydhavn*)

Alongside the preservation of an affordable non-speculative form of ownership therefore, the pursuit of social cohesion and a sense of community appeared inherently tied to a number of the regulatory aspects of the model, conditions surrounding sub-letting, the transferring of apartments and the autonomous control embodied by the rights of associations regarding purchase of shares/units. Assertions of what members '*want*' and '*don't want*' with regards to new members, have concerned much more complex and particular requirements than the simple monetary exchanges characterising most conventional housing market transactions. An important consequence of such practices has been highlighted in the resultant problems of accessibility to the *andelsbolig* sector, given associations often seem to represent a series of tightly connected networks which appear to (and are indeed designed to, by way of legislative measures), perpetuate themselves at the internal level, and reinforce a sense of 'consistency' in terms of membership. This inevitably has consequences for those unable to penetrate these networks, and therefore strong implications for the demographic composition of the sector on a broader level.

By way of example, an unbalanced demographic was also reflected in the sample of participants used for the present study. As addressed in the methodology chapter, some consideration must be taken into account in terms of the manner in which my participants were sourced for the research (e.g. my own influence in terms of initial network connections, conditions surrounding

the desire to participate, such as time available, language issues, previous experience, for example). However, despite this, the final sample achieved arguably requires attention with regards to the above discussion. Referring to the overall demographic of those taking part in the study (see sample table in appendix), there is a clear majority of professional and semi-professional native Danes, either in employment or higher education. Within a sample of almost 40 individuals, only 5 of these participants were non-natives. This group consisted of nationals from Sweden, Ukraine, Poland, Spain and Turkey. Furthermore, all of these individuals, when asked for preliminary details at the beginning of each interview, disclosed that they were either living with a Danish wife/husband/partner (in 4 of the 5 cases) or had obtained the apartment through a Danish relative (in 1 case), highlighting the fact that they had also had to rely upon the social connections established by original native members. This conspicuously uniform demographic, was not something that always went unnoticed however, especially in the associations located in the traditionally more ethnically diverse areas such as *Nørrebro:*

> 'Just having a look around, you can see, right – this street – there are a lot of *andelsboliger* around here and you see what kind of people are living here... and its only Danish people living here – you don't see people from anywhere else...' (*Aske, 40, Nørrebro*)

Such a finding raises questions regarding the principle of accessibility that surrounds the model therefore, given it appears that routes to access have up until now relied heavily on the inter-personal networks within associations. The ideological underpinning of *andelstanke*, which has positioned the *andelsbolig* as a form of housing available '*not just for some, but for all'* (*Jens, 50, Vesterbro*) therefore arguably represents a tension between the concept as a principle and the concept as a practical manifestation.

This chapter has more broadly sought to identify the ways in which a shared model of ownership is conceived and operationalised, both on an attitudinal level and a behavioural one, illustrated using some of the key regulatory elements employed to maintain a collective sensibility among members. As such, it represents how ideas, norms and values can be embedded and reproduced in what becomes a known social structure, one which in turn provides 'stability and meaning' to the behaviour of the group (Pretty and Ward, 2001; Scott, 1995:33 quoted in Bengtsson, 2000:178). This stability and meaning can be traced back to a wider narrative, one which has formed a foundational set of principles linked to equality, solidarity and mutual responsibility, ideas that have been repeatedly embodied in the term *andelstanke. Andelstanke* has thus far appeared to represent a unifying cause or ideological framework through which can be found in numerous references to social responsibility and collective mobilisation, one which is therefore seen as representing the main principles of collective endeavour. Its representative connotations of shared responsibility and shared thinking have been noticeably embodied in ideas about social cohesion; how it is achieved and how it can be maintained, both in terms of additional norms of reciprocity, and expectations surrounding participation and commitment.

However, in other forms, this unifying of common values or 'collective spirit' has also manifested as subtle unwritten rules and expectations, at times being used to demarcate 'insiders' and 'outsiders.' This inevitably has implications for an autonomous, self-governing model such as the

andelsbolig, some of which have been highlighted with particular focus on routes of access. Accordingly, the findings in this section have served to demonstrate how ideas of social cohesion and 'consistency' regarding membership can also manifest in certain forms of leverage and reproduced advantage, particularly given the role of connections, personal networks, and inheritance with regards to obtaining an *andelsbolig* apartment. Moreover, it has sought to draw attention to what appears to be a noticeably middle-income, ethnically uniform demographic in the sample used, serving again to prompt questions of reproduced advantage amongst certain social groups within the capital city.

Providing an overview of the collective strategies employed in the *andelsbolig*, along with some of the key behavioural and attitudinal norms and expectations therefore lays out the context for some of the more recent changes that have occurred within the model, to which I will now turn. The traditional role of the model as an affordable option for 'ordinary' citizens to be able to pool collective funds and share resources, as suggested by some of the members in this chapter, will be called into question given the shift in the limited equity policy of the *andelsbolig*, subsequently allowing shareholders to accrue substantial profits on their property, raising the market value of properties in the process. The next section will look at some of the internal and external shifts that have occurred in line with these developments, in terms of financialised incentives to participate, the commodification of apartments and their use as investment assets, market mentalities and risk-taking. A distinctive ideological tension will be identified, as well as divergences in the sample in terms of attitude and motivation, presenting the image of a model divided internally on multiple levels.

Chapter 5

Analysis Part 2: Identifying tensions, internal divergences and a new direction of change

The purpose of this section of the analysis is to demonstrate a critical shift that appears to have occurred within the *andelsbolig*, both in terms of new policy mechanisms that have been introduced within the model, and the internal shifts in attitude amongst members that appear to have mirrored such a move. In the following sections, increased market-orientated thinking will be demonstrated with regards to a) the raising of *andelsbolig* shares in line with the private market, b) depleting participation and the replacement of social incentives with those of a more financial nature, and c) a newer tendency to view the dwelling as an individualised and commodified project, one which transforms the role of the *andelsbolig* apartment from that of a shared project to one of a tactical, investment-led 'step' in ones housing career. This transformation will be highlighted in terms of the original *andelstanke* ethos, in an attempt to identify an emerging tension between conflicting values that appear to be of a generational nature, between those that have viewed the *andelsbolig* as a long-term housing option, and those who have more recently, begun to see it instead as a 'ticket' towards home ownership.

5.1 *Andelstanke* in crisis: policy, risk and market mindedness

The *andelsbolig,* as a model based on shared principles and cooperative ownership, has for a long period appeared representative of the key principles of the social democratic movement that created it, operating from the welfare state ideals of equality and collective responsibility, and the subsequent provision of an affordable and accessible route to housing for the working and lower middle-classes. As has been demonstrated in the previous chapter however, the models role as an *accessible* form of housing provision for lower-income groups appears to be in conflict with some of its most common methods of governing access (internal transfers, close social networks, for example), as well as what appears to be a seemingly uniform, middle-income demographic (as highlighted within the study sample). This section will argue that the *andelsbolig* now faces new challenges with regards to its role as an *affordable* form of housing provision in the way in which it has developed pricing policies increasingly in line with the private housing market.

As brought to light in the literature review, in line with a booming market and rising house prices during the late 1990s and early 2000s, and under the guidance of a conservative majority-led government, measures were put in place allowing the *andelsbolig* to diverge from its state-determined price bracket, allowing it to benefit from the surrounding economic climate (Mortensen and Seabrooke, 2008). A number of changes have since occurred within the *andelsbolig* law over the course of the last decade, which have seen the liberalisation of share prices (*Andelsbolig* Law §5), the introduction of new methods of private valuation, and the introduction of newer specialised loan-types accommodating the dramatic increases in market prices from the late 90s to 2007/8 (Nielsen and Jensen, 2011). A result of these changes meant that many associations took the decision to switch to the private valuation system and increase their share prices in line with rising house prices, experiencing increases of over 50% in some areas, between 2005 and 2006 (Erhvervs og Byggestyrelsen, 2006). The surprise at how such

events could unfold so quickly was clear from the members who had experienced this marked rise in prices, or knew someone who had:

> 'A friend of mine, it was her own place. It cost 250,000kr (approx. £25,000) when she bought it, and then over the course of two or three years it went up to like 850,000 and they had done nothing to the apartment or building. It just sort of magically went up in price... crazy' (*Kirsten, 27, Valby*)

> 'Prices went bananas... I remember sitting here reading about different apartments that I could compare with mine... wow, 4 million kroner for this and that! (approx. £400,000) But y'know, it's crazy I should earn so much... just for sitting here. I don't really want to shout about it' (*Uffe, 72, Greater Copenhagen*)

The changes in market dynamics and the way in which this affected one's own housing situation without any direct influence by the members themselves, is brought to attention in the references to having '*done nothing*' to achieve such gains, and the making of substantial profit '*just for sitting here.*' This created a kind of recognition within these encounters of such marked profit as being hard to reconcile on an internal level, as members reinforce the idea of the market as being something unpredictable, '*crazy,*' and even '*magic,*' in this way unrelated to any recognisable sense of earned or rational return. Uffe's quote, for example, when he states '*I don't really want to shout about it,*' further represents this unease, noting a wider feeling of tension amongst many of those I spoke to who appeared torn between an original ideology and the lure of greater financial gains.

This unease was a critical feature of the discussions surrounding the raising of share prices at this time. While the legislation was put in place and opportunities made available to residents to make such decisions, ultimately the final say on where to set the association share price was in the hands of each association. This led to heated discussions at general meetings as those arguing for the new valuation techniques, and those arguing to maintain the original share limits, fought to be heard by one another. It was in these encounters that the concept of *andelstanke* re-emerged as a point of contention, as residents struggled with the original intention of the model as a communally-owned accessible option available to all, and what was believed to be the antithetical capitalising on one's individual share asset. Louise's situation reflects this, as she was part of one of the associations who made the decision to raise the share prices, something that prompted clear divergences of opinion in the general assembly held to discuss the matter:

> 'The whole idea about the *andelsbolig* was seen as being thrown out of the window, this idea that everyone just wants to make money on their housing. So yeah, we did have that discussion but people kept saying things like 'Oh, the market can hold up this kind of price,' and 'It's no problem'... then there were others saying 'Let's be careful here,' and 'There's no reason to be greedy.' (*Louise, 33, Frederiksberg*)

For Louise's association, a choice was made to raise the share prices to just below the maximum limit, the fact that the maximum had not been reached seen as a recognition of some of these concerns about '*greed*' and the '*whole andelsbolig idea.*' This was something that was viewed by some members of Louise's association as simply being a pacifying move however, representing a

slight and ultimately '*insignificant*' gesture to those who disagreed with the measure, as Louise later explained. Similarly, in Rasmus' *andelsbolig* the discussion had again been raised. Again, any decisions to follow the market were met with a degree of resistance and anxiety regarding what was considered to be the 'original' ethos behind the model. Such discussions echoed similar tensions surrounding the desire for profit and what was seen as the subsequent sacrificing of principles, particularly as there appeared to be little merit warranting such financial gain:

> 'It was a testing time for anyone who really believed in the *andelstanke* idea, you had this opportunity to make so much money for nothing, just for living there... that's the game isn't it? But the game wasn't supposed to enter this arrangement, that was the whole point in fact. Basically, I think people just stood and saw all the prices sky-rocketing, and they saw that they could have 200,000kr in one hand, or the principles in the other, and they chose the money...' *(Rasmus, 42, Østerbro)*

Again there is an emphasis on '*money for nothing, just for living there*,' repeated in Rasmus' quote, a nod to the superficial mechanisms of the housing market, as well as the likening of such mechanisms to a '*game*,' in reference to the gambling and risk-taking qualities that accompany such behaviour. As Rasmus points out, a key problematic feature of this process was the original motives behind the model, and the fact that such market mechanisms had previously been purposefully factored out of its operation in the form of state-set share price limits. In such a way, to bring back Douglas' quote from the previous chapter, the *andelsbolig* was intended to act as a '*fortress*' against an unpredictable and wealth-directed housing market. The introduction of the housing *game* into this setting therefore has brought to the forefront a notable contradiction of purpose, something played out in the discussions and decision-making strategies occurring internally within the associations.

This period of risk-taking and profound capital gains within associations was forced into broader public awareness in 2008 when *andelsboliger* in Copenhagen experienced the acute, rippling effects of a global financial crisis. Those who had taken advantage of new high interest loans introduced for the *andelsbolig* market, found themselves in increasing levels of debt, unable to sell their now over-priced apartments, and forced to commit to higher monthly rent levels to keep up repayments. Large numbers of *andelsboliger* (particularly newer ones with younger mortgages), struggled to keep their economy afloat, with some even forced into bankruptcy (*Politiken, 2011*). Others, when hit by high borrowing costs, chose to lock interest rates through interest rate-swap agreements which then cost them dearly as interest rates started to fall. In this time of crisis, discussions surrounding *andelstanke* and its 'death' emerged more prolifically than ever, not only within associations themselves but in the media and general public debate (*Politiken, 2012*). Although initial decisions to raise share prices, as already highlighted, had to be met with the consent of the resident majority in order to be passed, particularly hard-hit associations nevertheless turned their blame towards the key board members and private valuers who were seen to be the ones encouraging this course of action:

> 'Yes, you have to get everyone to agree and majority rules, you can't just tell people that this is what they have to do, they have a say as well... but it can be quite risky if you have crazy people running the place and you have people that have no idea what

they're doing and just trust some crazy financial person that says 'yes, just borrow, borrow, borrow... you can get caught up' (*Uffe, 72, Greater Copenhagen*)

Such was the common reaction to sharply raised share prices in the wake of the crash, with accusations of some associations as being '*greedy*' and '*blinded by dollar signs*'(*Douglas, 74, Greater Copenhagen*). Others were more sympathetic, suggesting that, in the light of the events occurring on a global scale, this was simply an echo of a much larger issue:

> 'even the financiers of all these different countries didn't understand what was going on, or didn't listen when people said things were getting 'top heavy' or whatever... *they* didn't listen, so how can you expect a small, inexperienced group of Danish citizens to predict that kind of thing? But nevertheless, they took the responsibility to do it and now there is no coming back' (*Inger, 61, Vesterbro*)

Inger's comment above is important in the sense that it highlights the reality that the *andelsbolig* association is ultimately an autonomous group with the power to direct its own development, and thus take responsibility for decisions made during the course of this process. It also however, draws attention to the fact that these groups, and the model itself, was at the time part of a strong societal and even global movement towards a particular way of thinking about the home and its investment possibilities (Rolnik, 2013; Manuel, 2008). In this sense, the impression is one of members being '*caught up*' in something bigger (as Uffe's quote suggests), something which, against the backdrop of the *andelstanke* dilemma, appears to represent a shift in attitude from collective to individual-centred thinking.

The use of the phrase '*now there's no coming back*' is also of significance with regards to the *andelsbolig,* as it illustrates how recent events have almost certainly affected the way the model will not only be perceived in terms of a form of affordable provision, but also how it will continue to operate at the internal level. Here, it appears that a substantial shift has taken place that shows little sign of retreating back to the original system. For example, given newer members often bought at a substantially higher price than others already within the association, more often than not, in carrying the burden of a high-interest loan, a dilemma now exists in some associations where a marked economic disparity between members has the potential to create internal divides. Charlotte, 37, provides one example. Charlotte bought her apartment towards the end of 2007, when prices were at an all time high, a consequence of which meant she had to take advantage of one of the high-interest *andelsbolig* mortgage loans that had been newly introduced at the time. Knowing that some of the other residents within her association had paid substantially less for their share due to having bought earlier, and that this was based on what Charlotte believed to be '*nothing but good timing*,' Charlotte found this situation difficult to reconcile with her own at times:

> 'I bought this at market price so I am paying a lot to the bank because I didn't have the million kroner (approx. £100,000) to pay for it, whereas my neighbour with a flat very similar to this, the same size, bought it at 300,000kr or something (approx. £30,000) and they are only paying rent to the association and probably nothing to the bank... some of us are living in very different circumstances... some of us are living here cheaply and some are not.' (*Charlotte,37, Østerbro*)

The fact that residents are now in the situation where they are living in the same types of apartments within the same associations, and yet pay very different contributions to their share, proves highly problematic given the fact that an equal share of both contribution and profit is one of the main founding principles of the *andelsbolig* model. Arguably this problem is furthermore exaggerated within this type of tenure format, due to the fact that members are in such close proximity to one another, not only in terms of space, but in terms of the expectations that they continue to successfully budget and operate the property as a collective, despite potentially having very different means to do so. To complicate such matters further, some associations have reacted to the crisis by drastically lowering share prices in a sense of panic, due to being unable to sell their apartments. This has left a number of new members who bought at peak prices in the position of watching part of their investment '*completely disappear into nothing*' (*Louise, 33, Frederiksberg*). The combination of these factors, which appear to be predominantly down to luck of timing (of purchase in the context of changing market conditions), has therefore potentially created a division amongst members and their uneven economic investments. Moreover, an undermining of one of the key organisational and ideological principles of the *andelsbolig*: that of the equal share, appears to be developing, risking a fracture of interests as a result of such divisions.

Other recent changes noted within *andelsboliger* have arguably added to this fracturing of economic interests. In line with new market developments, it has also become increasingly common for restrictions surrounding sub-letting and 'parent-bought' apartments to be relaxed within association statutes, something which before was seen as counter to this concept of an 'equal share.' It appears that many individuals are now in the position to make a further substantial profit, particularly if they had bought at a cheap sale price earlier and are now able to exploit the growing competition for apartments in the capital city. This coincides with the difficulty currently experienced by the vast majority of young people who, while studying for example, desire a central location but are unable to afford the high prices now set for the *andelsbolig*. Such circumstances have led to the increasingly common scenario in which parents put up a portion (or indeed all) of the equity in order to help their children obtain a place on the *andelsbolig* market. For Kirsten, for example, a 27 year old student originally from Jutland, there appeared to be no other alternative in accessing the Copenhagen housing market, given the financial situation she was in at the time:

> 'I wouldn't have been able to get this without my parents helping with the money for it. Yeah, sure, it's not a thing I take a big pride in, sort of like 'yes I'm standing on my own - but kind of not - but... yeah' I don't see any other way I would have been able to do it otherwise.' (*Kirsten, 27, Valby*)

Kirsten's situation appeared to replicate that of many of the young people within the sample, a notable proportion of whom had received financial help to purchase their apartments from their parents. The idea of '*standing on one's own – but kind of not*' acknowledges how a search for independence in ones housing career can conflict with not being able to afford the capital necessary to achieve it, arguably reflecting the wider housing climate young people currently find themselves in more generally. Kirsten's clear unease during the discussion about her having to rely on her parents resources served to demonstrate the tension that surrounds this form of

'parent-bought' apartment. This is due to the fact that some feel that the issue of an equal share or 'stake,' and an overall willingness to contribute is compromised even further through such methods. Not only from the point of view of the young person, who some argued would feel less 'connected' to the property, but also in the fact that if parent-bought apartments become a growing trend, the simple ability to invest financially becomes the priority for associations looking for new members, rather than any consideration of the *andelstanke* purpose. Rikke was one of the participants who lived in one of the larger associations within the study (*Tegholm*, 124 apartments). As someone who had noticed an increasing trend for parent-bought apartments, both in her own association and others she knew, Rikke expressed concern:

> 'As far as it goes in terms of the parent-bought apartments, it's a tricky thing. It will always be someone else's money – where do these kids fit in then? They are members? But are they stakeholders? No, not really. Who is responsible for what? But you know, some of these prices now are crazy, and rich parents are the ones you need, and many associations need that money... so hey...' (*Rikke, 49, Sydhavn*)

Rikke's reasoning provides an accurate example of the type of complications surrounding this decision, one that was echoed in similar accounts in which associations had decided to relax the parent-bought regulations. Not only was a housing model with roots as an affordable solution now experiencing a surge towards increasingly unaffordable prices, but it was beginning to represent a fracturing of interests in terms of various inequalities within the model (be it through differing financial circumstances or different modes of purchase). This has both ideological implications for the role of the model in its emerging inequality of access, as well as appearing to have important ramifications regarding what was happening on the inside of associations. In the case of parent-bought apartments (and indeed in the case of sub-letting), the once intertwined notions of member and stakeholder were now in the position of being divided, and the connected roles of responsibility and participation open to broader interpretation. As demonstrated by the following section and its supporting findings, a marked depletion of interest in activities and participatory practices had been occurring within associations over recent years, one which again threatens to undermine some of the most basic operational aspects of traditional *andelsbolig* living.

5.2 Participation and incentive: fines, payments, and protecting ones 'stake'

As outlined in previous chapters, a key aspect of this type of shared ownership model is a distribution of tasks and a degree of participation, promoting a unity of effort and the functioning of a democratic system. Working weekends for example, generally take place bi-annually during the summer months, at which residents collectively tackle necessary maintenance of the property such as repairs, re-painting, general cleaning and upkeep of communal areas. Often spread over the course of the full weekend, tasks could range from basic housekeeping (cleaning stairwells, gardening) to more demanding work depending on circumstances (renovation of a flood damaged basement, re-plastering of walls due to damp, painting facades, etc). Almost all of these tasks depended on the collaboration of residents to be executed successfully. However, despite working weekends carrying with them a pronounced expectation on behalf of members to participate, the interviews nevertheless suggested that more recently, finding those willing to join

in with such tasks was becoming increasingly difficult. This was communicated on a number of occasions in which residents referred to things having '*changed*' and not being '*the way they used to be.*' This reference to a past in which members were more inclined to collaborate in such a way, was again raised in connection with *andelstanke* and the perception that its associated ideals were becoming less and less relevant within the *andelsbolig* setting. As a result, the tensions between those who upheld this belief and those who did not were becoming increasingly marked, as small groups of the same individuals were left with an uneven share of the workload:

> 'Yeah it has changed, it really has. When I first moved in you just showed up and that was it. And then it just became less and less over time. Now it's just the same group of people who do it year after year. What can we do? We just sit around and complain that we don't have any common spirit anymore' (*Annesofie, 42, Østerbro*)

> 'It's always the same people taking part. Always. It can be extremely frustrating because when you take time out of your day – well, you take a whole weekend! – but you are there working, beside all the people you know – you can predict who will be there and who won't... it is a real, like, attack on the meaning of this place...' (*Thomas, 37, Vesterbro*)

This growing frustration towards other members and their apparent lack of commitment to the working weekends appeared therefore to extend beyond simple day to day bickering and was seen to inherently threaten or attack the *andelsbolig* ethos, namely the mutual responsibility for the property and its maintenance. Ambivalence and apathy towards what was considered to be one of the key characteristics of *andelsbolig* living was therefore met with confusion and anger due to this contribution being seen as a '*normal part of living here... why would they join if they were not willing to take part?*'(*Thomas, 37, Vesterbro*).

In an attempt to address these problems, it has become increasingly common for associations to introduce a financial penalty for those who are unable to or choose not to participate in the working weekends. Each association introducing this system is free to decide upon the amounts they deem necessary or fair, and these can range from small symbolic amounts to calculations based on the hours and materials used by other members and/or calculated prices of outsourcing the work to professionals. From the sample of associations visited, 500kr (approx. £50) was the average amount expected to be paid, however the set figures were often under dispute and so tended to fluctuate (between 100 – 1000kr in some cases) until an amount could be reasonably be agreed upon. The way in which such a decision was deliberated, and the conflicting viewpoints that emerged during the discussions, was effectively demonstrated in the following exchange which took place at the general assembly I attended:

> Member 1: 'Those that do not help and take part need to be punished in some way because it is simply not fair that a small group is left responsible for everything, especially when those people decide that they are not happy with the work that has been done... so bloody irritating! Many of these people are not here today, so that is saying something too I suppose... '

Member 2: (interrupts) 'You cannot fine people for not showing up, if they do not then that is their problem'

Member 1: 'It is our problem if we are left to compensate with more hard work'

Member 2: 'Yes, well... it goes against the andels principles... which is ultimately about these things being voluntary – a fine is coercive – we are then forcing people to volunteer! Ridiculous!'

Reflecting the above argument between members, a number of association representatives in the study felt they had been forced into the introduction of the fine as a practical measure to encourage participation and compensate those who put in the effort. However, there also remains deep scepticism at this move, which has meant that this decision, taken by over half of the *andelsboliger* I visited, was not without intense deliberation. While the lack of participation from members is seen as against the *andelstanke* ethos, the nature of a penalty can also be seen as inherently contradictory to the ideology in its taking the form of '*coerced*' participation, as opposed to a natural, mutual understanding between members of where their responsibilities lie as shareholders. As a result, those defensive of the original ideology have found themselves in a sort of check-mate scenario in which they are caught between a set of principles and how to realistically execute them in the face of depleting interest.

A further factor which has served to complicate matters is the way in which the fine appears to have had little effect in provoking members to contribute to the tasks. Instead, the penalty system seems to be reflecting Sandels' (2012) transition from a morally charged fine to a fee, one which becomes systematically paid and in turn viewed as morally neutral. In the case of the working weekends for example, the fines introduced for lack of participation played the role of a 'prompt' or deterrent, to ensure those who did not contribute would be acknowledged as such. They would then face a financial punishment in the hope this would encourage themselves and others to engage more as a result. However, a less anticipated outcome has been the case of more and more associations implementing this as a permanent system whereby people simply choose to pay rather than take part, finding this option more preferable. In this sense, the symbolic nature of the fine seems to have been subverted, instead simply representing a choice on behalf of the member in question (i.e. pay or participate). One of the younger members within the study, Frede, 28, was another one of the participants who had received help for his investment from his parents. For him, such a time commitment was considered unrealistic in the context of his normal day to day obligations:

'So I'm expected to take time off work now to do it and I'm just like, 'What planet are you from?' There's no way I'm going to do it – it's just easier for me to pay the fee' (*Frede, 28, Valby*)

From the perspectives of those who were otherwise committed to this aspect of *andelsbolig* living, this was a troubling development, in the sense that it allowed those unwilling to contribute their time to instead find a 'way out.' Lilli was one such member, who in her time within her association, had noticed a marked decline in contribution to the working weekends, alongside a tendency to choose payment over participation:

'It used to be something... everyone would just join in and of course you would figure out who was going to be a part of the arrangement if you couldn't be there or something... but people are not showing up and you have to hire other people to do the work... so now they've started to pay, and a lot of people just end up not showing up and saying 'I'll just pay for it' (*Lilli, 49, Vesterbro*)

It appears therefore, that the introduction of fines for the working weekends, rather than having a deterrent effect and encouraging greater participation, has in fact had a counter-effect in some cases. Here it seems that some members feel they are provided with the opportunity to legitimately 'bow out' of their collective responsibilities, rendering the working weekends an issue of financial rather than social commitment. Instead, it is becoming increasingly common for associations to have to outsource tasks (for example in the form of cleaners, gardeners and so on). The resulting effect means that rather than its role as an intrinsic cost-saving exercise allowing members to contribute in terms of time, effort and collective energy, the working weekend contribution is instead transformed into an alternative form of payment to be included in the overall costs associated with *andelsbolig* living. This will then arguably have future implications for costs of *andelsbolig* living therefore, particularly between those who are able to afford such additional weekly payments and those who are not, again prompting questions of the necessity of financial capital for such a project.

As a further form of participation and overall interest in the association, the function of the general assemblies as annual gauges for the operation of the property was also considered to be a highly important aspect of *andelsbolig* living, as highlighted in earlier chapters. Information on the associations' performance economically over the past year, any new regulations introduced or changes to the legal structure that may affect the property and its members, the sale of an apartment, house rule or statute changes, can all directly or indirectly affect members, therefore an expectation was present that most households should be represented and have a voice in such matters. However, similarly to the circumstances surrounding working weekends, there had been a noticeable decline in attendance at over half of the associations visited, with participants claiming that numbers had depleted dramatically over the course of the last 10 – 15 years. A growing indication of this had been the increased use in the use of the *fuldmagt* or 'power of attorney' within the meetings, a document which hands over voting rights on ones behalf to another member. Here, in the case of being unable to or choosing not to attend the meeting, it is possible to communicate the direction one would vote on particular issues to friends/other members without having to be present, thereby allowing motions to be carried through on an adequate majority (given that assemblies need a set proportion of votes for motions to be passed). However, at times, the incentive to express any point of view at all on the decisions being made appeared to be distinctly lacking, by the fact that some chose simply to add their signature to this document with an open vote (the equivalent of a blank cheque), therefore leaving any decision on when and how it should be used in the hand in which it lies. As one of my participants, Anne (acting as elected board member at the time, within one of the larger associations) describes:

'... so on the board we now spend a lot of time going round and getting peoples *fuldmagt*... you go up and down the stairs to all the members and say 'are you able

to come? And if not, can I have this *fuldmagt* from you?' – and you have to get their signature – 'and would you like to tell me what you would vote…? And people just go ahead and say 'you vote, whatever…' (*Anne, 39, Sydhavn*)

A distinct sense of complacency surrounding attendance at the general meetings had therefore become apparent, given that a new role for board members had now become 'collector of the *fuldmagt,*' accompanied by a door-to-door prompt now deemed necessary in some *andelsboliger*, to remind households about the approaching meeting date (despite these dates being present within the statutes and often posted in advance on the association homepage and entrance notice board). This is naturally problematic, as not only does a lack of participation in such a prominent feature of *andelsbolig* living serve to undermine its functioning as a model based on shared interest and responsibility, but the consequences of these decreasing numbers means that heavier responsibility, by default, lies on the shoulders of fewer individuals. These members are then charged with making important decisions on behalf of the wider group, a situation which again directly challenges the democratic nature of the model, given represented interests are confined to a much smaller minority.

An additional shift that had been noticed by the participating members in the study, was the nature of discussions that now occupied the meetings, amongst those individuals who did choose to attend. Here, there seemed to be an increasing pre-occupation with economic matters, and the relationship between any decisions or amendments and the private economy of the individual member. A source of frustration for many I spoke to, a recurring characteristic of the more recent meetings was an inordinate amount of time spent on the deliberation of projects, with specific regards to how this would affect members personal finances, rather than in the context of the property as a whole. One member, Sidsel, another participant who had been involved in the transformation of her association's rental property to that of an *andelsbolig*, had grown increasingly frustrated at the lack of interest she encountered at the meetings, feeling that they increasingly represented a series of questions and reassurances about money rather than any collective concern:

> 'It is really sad though… I go between being angry and just…sad. All anyone ever wants to talk about is 'how does this affect *me*?' 'Yes, but what does that mean for *me* and *my* money?' We have argued about this so many times, and repeated ourselves so many times, but no-one listens… they are just on their own agenda. They're not bad people of course, but they are just so short-sighted. It's boring. I understand that money is important, but it really is *not at all* the only thing the *andelsbolig* is about… I still believe that… even though it is hard not to lose faith when you're surrounded by people with only one interest. It affects me, it's draining. I feel like I'm swimming upstream sometimes. ' (*Sidsel, 41, Nørrebro*)

Sidsel, like a substantial proportion of my sample, represented those sitting on the elected board at the time of the fieldwork. It was not unusual to find that many of those fighting so strongly for a broader perspective on the *andelsbolig* ethos were those who still contributed a lot of time and effort into such voluntary opportunities, such as occupying a position on the board. Her use of the term '*swimming upstream*' aptly characterises not only the difficulty of getting others organised

and involved that the role required, but also a distinctive sense of things moving in a particular direction, a direction which was undesirable and needed to be fought in some way. The emphasis placed on *me* and *my* in her account was spoken with discernible distaste, giving the impression that not only was this direction one of financial interest but one of *individual* interest, and one which again was drawn in stark contradictory terms with traditional *andelsbolig* living.

While many of the participants on the association boards purported to feel a similar way however, the role as board member did not by any means appear exempt from the issues discussed above. On the contrary, many of the experiences relayed by participants appeared to place the experience of the board as very much mirroring that of the working weekends and the general assemblies, namely in decreasing contributions, and the search for incentives or prompts of a financial nature. For example, one of the more noticeable changes occurring has been the introduction of some sort of 'symbolic' payment for board members, either to encourage participation or simply as an acknowledgment of the work, time and effort (and perhaps now more appropriately) *liability* that is involved in the role. Payments range in form from small cash sums to deducted rent and household bills. Certain expenses are also recognised by support organisations such as ABF and can be reimbursed accordingly as tax-free allowance (ABF, 2014), saving any expenses to the association. For those involved, this can serve as important recognition for the amount of work they are expected to take on:

> 'Last year we decided that I do actually get paid, but a small amount of money so it's not like a lucrative job or anything... but it's kind of nice actually, at least I have something to acknowledge the work I'm doing... because you can't see all the work that gets done all the time' *(Charlotte, 37, Østerbro)*

During the interview with Charlotte, it became clear that she felt the amount of work the board was expected to do was significant, and felt that someone '*giving up their time'* very much warranted this kind of recognition. Charlotte was part of one of the larger associations in the study (*Ægirsgade*, 180 properties) which meant that her responsibility was undoubtedly increased by the nature of dealing will significant amounts of money and issues spanning a wide range of areas. However, it also transpired that the size of her association may have had an effect on the way she was viewed by others, given the amount of distance between herself and the individuals she was representing at the time. For Charlotte, this payment was an influential factor in her decision to join the board, and represented a sort of symbolic gratitude from the association, one that she was uncertain she would experience on a face-to-face level:

> 'Sometimes I don't think everyone really understands what goes on and how much you actually have to do... some years can be more difficult than others. I think this way I know I'm being appreciated even when someone just pushes past me in the corridor and doesn't say anything to me' *(Charlotte, 37, Østerbro)*

The payment therefore, was arguably seen by Charlotte as something to accommodate not only the work undertaken, but the lack of recognition she felt she received for taking on such responsibility on behalf of the wider group. Contrasting with earlier accounts in the previous chapter therefore, in which taking part was connected to a sense of 'mutual obligation' or responsibility, this served as a form of financial compensation, providing reassurance and

encouragement, in the absence of face-to-face appreciation. For Charlotte, the idea of a 'cosy' *andelsbolig*, one in which responsibilities are shared and appreciated, was not something she had experienced in her association:

> 'No, I believe that people would be more encouraged (to join the board) by the money now. I know it's like... I do like to think not... I would love to have a cosy association where we all share this kind of stuff properly but I'm not sure it's gonna happen!' (laughs) *(Charlotte, 37, Østerbro)*

The implications of financial gain as overshadowing social gain continue to emerge therefore, with a number of additional issues inevitably tied to this introduction of monetary incentives. Whilst different from the working weekend situation in the sense that these payments are 'rewards' rather than fines, the nature of this exchange still may serve to influence individuals in a way that undermines the shared thinking principle. As noted in the previous chapter, motivations for participating can be varied, not only with regards to expectations of exchange, but also in efforts towards sociability and interaction. The introduction of a financial mechanism arguably removes such broader motivations, instead replacing them with a simple market transfer of cash for services. While this may be preferable for some, this poses two problems. First, on a more abstract level, the concept of voluntarism is argued to have a unique sense of reward that is unrelated to monetary satisfaction, carrying with it its own reasoning and justifications based around ideas of moral responsibility (Sandel, 2012). Its value is therefore inherent, and the introduction of market values to this sphere will render its decline all the more speedily, as it is viewed less as a responsibility and more as a paid job. Secondly, the introduction of payment for such a position may also have a negative effect for the association as a whole, potentially corrupting the reasons for participating on the board, in accordance with financial gain. Given that each board member is entrusted with the annual overall running of each association, the motivations behind ones choosing to be representative in this right is not therefore one that should be underestimated.

This financial element and its influence in the decision to volunteer, while perhaps not so direct as the introduction of fines and administered payment, was still manifest in other ways. In a similar vein as that of the annual general assembly, amongst those that did participate, an additional key reason was invoked: that of being economically invested. This incentive to join the board appeared particularly linked to recent events and the highly publicised problems that had arisen in other associations (bankruptcy, for example). These residents admitted to more pragmatic reasons for joining the board, that were perhaps less in keeping with a communal mindset and more to do with their desire to 'oversee' the running of the association, given their own personal economic investment. The fact that finances were intrinsically linked in such a housing model was of key importance here, especially pertinent since previous experiences had highlighted the danger of poor economic decisions and how these can affect the *andelsbolig* as a whole. Here, within these discussions, an interesting shift in the description of the *andelsbolig* from a shared endeavour, to a business-like enterprise made up of shareholders emerged, with other residents being identified as less capable of undertaking the responsibility of board member/chairperson, and/or being seen as potential liabilities:

'I don't necessarily want somebody else who maybe has – I mean – I may be not so qualified but I definitely know people who are less qualified, or you know, elderly people who can't figure all this stuff out or know how to use the internet and then maybe it's a good idea to get involved to make sure everything doesn't crash and burn around you '(laughs) (*Sara, 30, Nørrebro*)

'For some people, joining a board is a way of keeping other people out. If you know about another person who is economically irresponsible or who doesn't know anything about running an association, or running anything, then you may want to get involved to keep the other guy out. People have said to me before: 'I don't feel safe with this guy on the board, and so I'm running as the fourth candidate... this is my money as well, if the *andelsbolig* goes broke, so will I.' (*Rasmus, 42, Østerbro*)

As highlighted earlier, a lot of the anxiety surrounding the recent economic crash and its effect on the *andelsbolig* market was centred towards issues of management and conduct regarding board members and problematic decisions that had been undertaken with significant levels of responsibility. Today, the modern *andelsbolig* situation sees many individuals facing high loan repayments and increasing debt, apartments that are difficult to sell, and collective economies that have taken a significant blow. This appears to have contributed to the experience of being on an *andelsbolig* board today, both in terms of participation and legislation. For example, board insurance has been introduced as a result of such problems and is now considered a must within associations to protect members in the event of legal and financial problems, including issues of fraud and negligence (*AndelsPortal*, 2014). It is also becoming increasingly common for associations to employ 'outside help' in the form of administrators and accountants who can provide insight into legal and financial matters, as well as providing advice on the pricing and selling of share prices. In light of such developments, there has arguably been seen a significant change in the way the model operates with regards to the board and its running, given that this represents an increasing detachment from the role of the model as a self-reliant housing institution.

The combination of the above elements therefore sees a significant depletion of social incentives and levels of engagement, alongside what appears to be a pronounced shift towards market-centred thinking in the more recent experience of *andelsbolig* living. Both the experience of board membership and working weekends has brought to light a marked decrease in terms of participation, and the substitution of fees, rewards and opportunities to 'bow out' of collective tasks, something which is also present in a general assembly scenario in the use of the 'power of attorney' as a method of voting on critical collective issues. This has then been accompanied by a growing tendency to outsource tasks to professionals (maintenance and cleaning work for working weekends; administrators, accountants and lawyers for general assemblies and board support, for example), further limiting the requirements for collective effort and replacing it instead with additional financial costs.

Overall, this section of the analysis has therefore highlighted the multiple ways in which marketisation has affected *andelsbolig* residents, and the ways in which this challenges the original sensibility behind the model. This has included the lifting of the price limit on share prices

and the subsequent decisions for associations to value their properties more in line with the private market, the experiences of associations having to supplement a collective sense of 'obligation' with financial penalties and rewards, and the seeming prioritisation and 'overseeing' of one's investment as a key strategy in the motivation to contribute. Moreover, such a shift in mentality has been illuminated in its conflict with the foundational ideology behind the model - that of *andelstanke*, the presence of which appears to make these changes all the more striking. This has provided a narrative foothold in discussions so far, enabling members to position themselves and reflect upon a current state of affairs within the housing model, arguably rendering more acute the implications of such market developments for the role of this particular housing option in comparison with more traditionally privatised tenure forms. While such a multitude of perspectives, motivations and justifications abound in a form of housing that ultimately represents an autonomous community, there nevertheless appeared to be emerging distinctive patterns within the sample that began to illuminate where some of these divergences may be found. The following suggests that while some differences in the internal operation of associations could be found in more practical factors such as the size and age of properties, there also appeared to be an important variable emerging with regards to the composition of the current *andelsbolig* demographic, one that concerned a new, younger generation of members, and the needs, interests and motivations that constituted their own experience of *andelsbolig* living.

5.3 Emerging sample patterns

As mentioned, one of the variables that appeared to be having a effect on participation rates was the size of the association (meaning the size of the property itself and how many households/apartments involved, in my sample the largest ranging from 60 -180 shareholders/apartments, with the smaller ranging from 10 to 12 shareholders/apartments (see property sample in appendix). It seemed clear that those who struggled most with gaining interest in attendance at meetings were the larger associations, while smaller associations seemed to experience more steady participation rates. With the larger associations also appearing to struggle more openly with social cohesion (in terms of all members being familiar with one another, (and the attendance rates of social events), there appears therefore to be the suggestion of an issue regarding the size of associations and how this might be addressed in terms of future developments to enhance collective contribution.

One potential influencing factor to this size issue appeared to be 'distance' and how it can affect an individual's relationship to and understanding of the property as a collective project. For example, other than the set social events that were organised to purposefully bring members of the association together on a day-to-day basis, the scale of some of the larger properties meant less daily interaction amongst members outside of their immediate proximity. This has, according to some participants, led to a sense of anonymity that affects the desire to take part in such group tasks and responsibilities, as they take on a more distant and administrative role. This attitude is no doubt fortified by the fact that larger organisations, by their nature, are dealing with a larger budget and therefore are more likely to transfer many of the administrative responsibilities to professional lawyers and accountants, therefore increasing this distance even further outside of the remit of everyday *andelsbolig* living. As a result, with regards to attendance

at general meetings and working weekends, it was much less likely that one's absence would be felt as deeply in the larger associations than in the smaller organisations, demonstrated by one participant, Lotte, who had experience of living in both:

> '(In the larger associations), you can just hide in the anonymous abyss of those people that aren't showing up...in the smaller ones of course it's easier if you know the people – you can just pop out in the back yard and say 'hey, remember there's a meeting next week'... so yeah, when everyone knows each other's names and where they live... that makes a difference I think (laughs)... nowhere to hide' (*Lotte, 31, Valby*)

'*Nowhere to hide*' explains the effectiveness of implicit expectations based on mutual responsibility in smaller organisations and the fact that one is potentially exposed to closer scrutiny, '*where everyone knows each other's name*' and conversely, the greater sense of privacy one can feel in a large organisation. For Lotte, the ability to hide in what she describes as an '*anonymous abyss*' seems to therefore enable a sort of diffusion of accountability, in which people can no longer be singled out in their lack of contribution, providing an easy route out of any sense of broader responsibility. Such an example of distance and avoidance of scrutiny can arguably be drawn alongside similar notions of 'privacy' and 'freedom from surveillance' that manifest as part of the conventional understandings of ownership (Somerville, 2009; Saunders and Williams, 1988:90), perhaps demonstrating an aspect of the newer, larger *andelsbolig* developments that could be considered desirable for those wishing to purchase an apartment but wish to limit interaction and participation within the broader association.

A related factor in the sample was age of the associations (again, see property sample in appendix). This was an issue concerning how long the *andelsboliger* had been functioning as collective associations, (i.e. how long members had been used to working together, how long individual households had lived there). Most commonly, the smaller *andelsboliger* tended to be older and placed centrally in the city. This may have had something to do with a number of those in my sample having used the *TORejendomme* legislation in 1981 to transform their rental apartments into associations, meaning that many of them began as traditional rental properties. The larger *andelsboliger* within the study tended to be much newer, and purpose built as part of new developments within the capital (often combining ownership, rental and *andelsbolig* properties as part of a mixed tenure strategy). The age of associations would therefore likely affect the way in which they operated, not least given the collective history that has time to develop in earlier cases. As was discovered during the course of the analysis, the older, smaller *andelsboliger* such as Pernille's association were much more likely to have closer communities and greater levels of commitment to the *andelstanke* ethos, whereas the larger associations such as Rikke's appeared to struggle more with issues of commitment and member consistency. Such details are useful therefore in contextualising the interview material, and understanding what type of external factors such as the history and design of property itself can affect ones perspective.

Taking these issues into consideration however, a further significant pattern began to emerge in the data which enabled an additional analytical theme to be developed from the material, one

which appeared to coincide with the repeated assertions of something having '*changed*' within the *andelsbolig* model over recent years. As demonstrated by the above analysis on the raising of share prices and the depletion of participation, two diverging attitudes were appearing within associations. This was between those more inclined towards the traditional *andelstanke* mindset (those predominantly represented in section one of the analysis), and a growing counter-perspective, one that was incentivised less in terms of commitment to the ideology and more concerned with matters of ownership and investment. Such a perspective seemed to be related to the personal circumstances of the participants, the most significant of which appeared to be *age*, a factor which naturally corresponded with both the timing of the purchase (i.e. within the last 10 years, in the aftermath of the aforementioned policy changes) and the method of purchase (for example in the case of parent-bought apartments).

It seemed that there was a proportion of the sample, particularly those between 25-35 years of age, who were utilising the model in a different way to those previously, namely as a 'ticket in' to the housing market. This appeared to have strong implications for the growing tensions surrounding participation and the prioritisation of economic matters, as have emerged in the accounts thus far. Moreover, such a perspective appeared to be fortifying in the context of an uncertain Copenhagen housing market for young people especially, characterised by high rent-levels and house prices and an increasing difficulty in accessing quality housing provision. From the accounts of the participants to follow, these circumstances manifested in a growing anxiety towards one's ability to be able to access the housing market, and an attitude more predisposed towards ideas of identity, privacy and the role of the home as an investment asset, demonstrating a marked departure from the understanding of shared ownership asserted earlier. As a result, there appeared a growing disparity between those who invoked the *andelstanke* ideology as a valid framework for living and operating as a collective, and those who believed *andelstanke* to be a '*nice idea*' but a less realistic possibility in today's housing circumstances. Having observed a sea-change in terms of increased market-led thinking within the *andelsbolig*, the following section will now focus on issues surrounding the 'privatisation' of apartments in more symbolic terms. This final element of the analysis will therefore seek to understand more fully the motivations amongst members representing this younger demographic within the model, with the aim of highlighting the point at which these '*changes*' appear to be occurring.

5.4 From 'part of a whole' to 'a step on the ladder': commodification, symbolic value and the language of ownership

Given the nature of the *andelsbolig* model as a co-operative housing option, issues surrounding profit and private investment have thus far highlighted complications between ideas of 'shared' and 'private' property. This tension is also present in the marked rise in renovation projects and individual improvements to *andelsbolig* properties, representing incremental but nevertheless significant developments which have arguably served to bolster the shift in perception of the *andels* apartment as a collective amenity to that of a private asset.

As previously asserted, one of the strongest motivations for conventional property ownership has been the freedom to design the home around one's own ideas and wishes, ideas that can often coincide with notions of privacy and individual space (Gram-Hanssen and Bech-Danielsen, 2004).

One of the ways in which the *andelsbolig* has noticeably differed in this way has been the use of shared spaces, which have primarily sought to decrease costs through the use of common resources, but also enhance a level of interaction within the model's daily operation. The freedom to design and personalise ones home is also a more complex issue within the shared ownership system of the *andelsboliger*, due to the fact that all properties are theoretically owned by everyone in the association. As has been noted in the initial analysis, a common unifying factor amongst associations therefore has traditionally been the adherence to specific statutory guidelines regarding renovation matters, as well as individuals having to seek approval for such plans within the association before undertaking any kind of work on the property. Such a system has meant alterations and renovations have been assessed on a case-by-case basis within each association, with any work deemed necessary (such as the replacement of windows, heating systems, flooring for example), generally provided for through use of collective funds. From a policy perspective, regulations such as this have demonstrated a deliberate movement against the more speculative aspects of conventional home ownership, as well as the maintenance of *andelsbolig* properties as high quality yet functional apartments, accessible to a broad range of housing consumers.

More recently however, it has become common for associations to relax such regulations within their statutes (in a similar tendency as has been seen with sub-letting and parent-bought apartments). Renovations of a more significant nature have thus become more frequent, and more personalised projects can be seen within the properties, as a result of these changes. For example, a classic design characteristic of the traditional union tenement blocks that represent many of the *andelsbolig* structures today has been the use of shared bathrooms (incorporating a shared laundry and utility room). While this feature can still be found in properties in Copenhagen, it is growing increasingly common for members to install their own bathrooms and additional amenities instead of using the common facilities. For Signe, 32, who carried out similar alterations on her apartment in 2004, the decision to renovate her *andel* to include a private bathroom was a natural choice, reflecting not only a practical reasoning about what it means to 'share' such a key aspect of one's daily routine, but also evoking strong ideas of '*how people live*' today, and what a home '*should be*':

> 'I think it's good (that renovation rules have changed). People live differently now. You cannot expect people to pay this amount to live somewhere and share a bathroom or even I mean, sharing laundry machines and stuff like that, I suppose that's not so bad... but you need to go and shower in the morning before work and you have to book a time or whatever because there is 10 others that need to do the same thing? No, you just can't expect that of people these days really. I wouldn't like to do it. I wouldn't want to have to take (young son) downstairs for his bath when we could instead be warm and cosy up here and do it here... I mean, maybe that is a bit... I don't know, it's just how I feel... but it's just how it is. It's my home. I want my home to have everything I need already there. Isn't that, like, the point?' (*Signe,32, Østerbro*)

The issue for Signe arguably goes beyond a pragmatic argument, and moves towards the idea of one's home as a single, enclosed space, in which all potential needs can be met. Such an attitude

is left in little doubt when she asks '*isn't that the point?*' the point seemingly being an established understanding of home as convenience, *warmth* and '*cosiness,*' a space where one need not leave through any practical necessity falling outside the remit of personal choice. A further interesting aspect of Signe's account is that a connection is intentionally drawn between this way of living and particular expectations that are held '*these days*' using the example of households using shared resources: '*you just can't expect that of people these days really*' as well as the assertion '*people live differently now.*' As Signe clearly states, this can be both related to her own ideas of the home and what people today expect from their apartments (i.e. personal amenities) as well as a reference to price: '*You can't expect people to pay this amount and share a bathroom.*' Here again, the original intention behind the *andelsbolig* vs. its current situation is highlighted, due to the sharing of resources being intrinsically connected to the collective ownership principle, given its role in lowering other expenses and thus allowing for a more affordable purchase price. However, in the face of higher share prices, in which members are paying ever closer to market value, the role of the shared amenities is naturally subjected to scrutiny. Not only is an obvious correlation therefore stressed between higher prices and higher expectations, but an important assumption is made as to what these expectations actually to relate to, i.e. increased personal space and a degree of privacy.

The issue of renovation and individual changes made to apartments arose a number of times within the interviews, and seemed to denote not only a growing inclination for many members towards such measures to improve their dwellings, but also the pressures on the associations themselves to follow suit and remain competitive to prospective buyers. For example, within Rasmus' association (in *Østerbro*, one of the more affluent districts within Copenhagen), there appeared a pragmatic acceptance of market mechanics within the *andelsbolig* sector. Rasmus, the chair-person at the time of our interview, was a 42 year old Dane who worked in sales, and for him, the decision to relax the rules around renovation was one based on his understanding of housing as a '*product*' that needed to appeal to a '*wide audience,*' one which he felt was limited by the traditional *andelsbolig* design. This was down to the fact that traditional apartments within most *andelsboliger* are often smaller than owner-occupied properties, a feature which reflects the models primary purpose as a functional and affordable housing solution in which shared resources minimise individual cost. Whilst attractive to many individuals who were able to obtain their apartments at this decreased cost, the challenge for these apartments to accommodate changing circumstances (such as the desire to raise a family for example), adds a sense of impermanence to the model. As Rasmus noted:

> 'Two rooms with a shared bathroom? It's very difficult to raise a kid here. You meet your husband/wife, get a job which pays some real money, and then move on'
> (*Rasmus, 42, Østerbro*)

After much deliberation amongst the members of Rasmus's association, the decision was made to allow two apartments to be purchased and made into one single apartment, resulting in much larger living spaces and greater opportunities for those wishing to start a family. In this particular association, the decision was considered a success:

'Now we see that it has changed, we've got people there living with families, so it was a good thing... and that means that people are now considering staying here for longer' (*Rasmus, 42, Østerbro*)

Despite the apparent success of Rasmus's *andelsbolig* in adapting the model to suit the needs of a wider demographic, decisions like this were seriously frowned upon in other associations. This 'individualisation' of apartments, in which the renovation desires and needs of particular members were met as a way of maintaining interest or enhancing property value, was once again seen as being in direct conflict with the *andelstanke* mentality. In the context of 'knocking through,' one of the reasons for this was that the purchase of two apartments for one family arguably violates the role of the model as an option available to a large and less affluent population, i.e. restricting an already limited supply within the sector even further. Another was the potential problems this could create for democratic governance in terms of the ownership of two shares and what this would symbolise in terms of power distribution within the association.

Similarly, it is the uneven living circumstances that result from these kinds of renovation projects that can have a marked effect on the way each association operates, and the collective feeling that is so often promoted as an objective of *andelsbolig* living. During the fieldwork, the dynamic between notions of solidarity and private interest came to a head with one particular issue that appeared to represent a growing trend amongst the associations represented in the study: the construction of private balconies. One participant who had been particularly vocal on the concept of *andelstanke* in the previous chapter (Pernille, 51, from *Østerbro*) had recently experienced such an issue. One of the smaller properties within the study (12 apartments), Pernille's *andelsbolig* was illustrative of an association with a strong communal identity. A combination of the small, manageable size, and the shared history amongst many of the members who had lived there for a significant length of time (decades in some cases) mean that members often interacted on a daily basis and were very familiar with each other. However, as Pernille argued, recent changes regarding personal renovations threatened to undermine this sense of community.

The most significant example in this case was the construction of balconies for individual apartments, an increasingly common tendency within the sector. For many *andelsbolig* members, the decision to erect a balcony has been motivated by a number of factors, from enjoying the benefits of the summer months in the comfort of one's own apartment, to enhancing property value for re-sale (AndelsPortal, 2013). Within Pernille's association, similar motivations prompted an initial discussion amongst members as to whether or not a renovation of this type was achievable. Originally following this discussion, it was decided that the use of collective funds could not be justified for this kind of 'aesthetic' purpose. However, as a compromise, and to appease those members in steadfast support of the proposal, the majority ruled that individuals would finance their own balcony construction. This decision was taken despite strong protestations from a minority within the association, who were at the time unable to afford to do the same. It was this decision that evoked a strong sense of unfairness as well as a concern for what it symbolised in a supposedly collectively minded living arrangement:

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'It's really a deep scratch in my sense of this place. I think those kinds of individual improvements, where people can afford to do things others cannot... that is very far from the idea [of *andelstanke*], that is why I am offended. This kind of individual gain with regards to such big changes in the house – that is not fair. You got the balcony and I got the shadow. Just because you have two incomes and I have one.' (*Pernille,51, Østerbro*)

Not only did this decision affect the physical appearance of the property, but it was also argued to affect the social dynamics of the association, due to the way in which it altered small social traditions and repeatedly highlighted distinctions between those that had balconies and those that did not, suggesting that this '*shadow*' might be particularly symbolic:

'It's just ridiculous! Those that don't have balconies sit and eat together in the garden and wave to those sitting up there. Five years ago we all ate down in the garden. Now you can just sit there and have this panoramic view with your own little flat extended out there, right? Just last year we had four tables in the garden... we've taken two away now.' (*Pernille, 51, Østerbro*)

Two important themes emerge from this example. One is the symbolic power of the '*shadow*' the balcony leaves as a reminder of the distinction between the differing financial circumstances of the members, a particularly problematic development, as discussed earlier, in a model predicated on the concept of an equal share, collective risk and collective benefit. In practical terms, this distinction is further underscored in the additional speculative value attached to such luxury add-ons, in turn raising the price of a select number of the properties within the association, a type of behaviour previously fought against within the model's statutes. As a result, these types of renovations arguably reflect the kind of potent symbolism Rowlands and Gurney (2000) refer to in the context of home ownership, particularly in their ability to signify, stratify and distinguish in terms of wealth (2000:122). Moreover, the potency of such symbols can feel particularly acute in a housing model such as the *andelsbolig*, given not only their tangible proximity as they occur within a shared setting, but in their ability to fracture interests and group dynamics over time, leaving '*a deep scratch*' on the collective mentality. This is then related to the second point of note, which is the degree to which these developments represent a 'privatising' of household space. As both the enlarged apartments within Rasmus's association and the balcony construction within Pernille's association reflect, there appears to be an increasing incentive to improve one's individual *andel* apartment to the extent that it fulfils an all-purpose role, rendering the use of shared spaces less and less significant. The fact that the social dynamics within Pernille's association have changed to the point where once occupied communal tables have been removed as a result of other members enjoying the personal benefits now incorporated in their '*own little flats*' aptly captures this shift, as does the image of those unable to afford such amenities '*waving up*' to those that do.

Such examples of renovations funded by individual finances, whether they are the installation of new private bathrooms, the conversion of two flats into one, or the construction of balconies, therefore seem to represent some of the key perspectives previously associated with ownership (Somerville, 2009; Ærø, 2002; Rowlands and Gurney, 2000). Ideas of what a home 'ought' to

represent in today's Copenhagen, in terms of convenience, privacy and symbolic value seems have noticeably permeated a housing model built upon the premise of collective space and shared amenities, resulting again in critical divisions and fractured interests amongst those who live within it.

In addition to this, a further construct of home ownership which seems to have manifested in the *andelsbolig* is that of perceiving one's home as an economic investment. This has already been introduced in the previous section relating to the adoption of market valuing techniques and raised share prices, enabling associations to create substantial profit with their apartments. As has been asserted from the discussion about the sample composition, many of those who were in agreement with this movement to raise prices tended to be of a younger age, reflecting a generation making new housing choices. Within the discussions with members from this group, such a situation seemed to have a significant effect on the way that they perceived their apartments and the attached shares. Here, it appeared that alongside viewing one's home as an investment, in a similar manner to that of conventional home ownership, the *andelsbolig* represented not only a model of housing that could accumulate capital, but one which could provide a useful transition en route to owner occupation.

Transition and investment

As highlighted in the literature regarding the current *andelsbolig* demographic, the housing model has a particular appeal to young people, with a marked percentage of the demographic being those aged between 25 – 34 years of age (Erhvervs og Byggestyrelsen, 2006) This is perhaps to be expected of a popular European capital city, given the correlation between young people and higher education institutions which tend to be centralised within the inner city. A further motivating factor however, appears to be the attractiveness of the model to young people at the start of their housing careers. Given the smaller economic impact of the share price and manageable rental payments, the *andelsbolig* provides a cheaper alternative to the often large and intimidating financial commitment that one faces with taking on a mortgage, therefore providing a more attainable introduction to ownership, or as one young participant, Benedikta, 29 put it, a 'ticket in':

> 'Young people that move in, like our age, that have bought an apartment or their parents bought an apartment because they are still cheaper to buy than your own apartment... The only motivating factor to buy this was my ticket to get in... the amount we loaned was reasonable for us with our student incomes... and then you know, you're in the banking system, and they know you are studying something that is going to give you money at some point in time and there is a bank that has loaned you money and you have been able to fulfil the requirements' (*Benedikta, 29, Nørrebro*)

Benedikta obtained her apartment through her cousin, the previous owner, and was now living in the property with her sister, Carita (24). It was clear from our discussion that she was approaching the purchase from a considered and tactical point of view, with regards to future possibilities for herself and her sister on the wider housing market in Copenhagen. As highlighted in her account, this '*ticket in*' to the market was not exclusive to the purchase itself, but also

included an introduction into a credit system that would later work in their favour. The use of the *andel* apartment for Benedikta could then extend to a type of 'guarantee' or 'assurance' to the bank that her and her sister were in a viable financial position at the point in the future at which they choose to switch to a home-owner mortgage. Thus, the *andel* was situated as a single point in a broader process of housing choices.

This was a common theme with the younger participants, many of whom equally talked of their apartments with terms and phrases that seemed to denote that their stay was a transitional period, on the way to another step or point in their housing careers, a perspective that was often demonstrated in the context of 'the future' and what it meant for these members. For Sara, who's apartment was one of those considered 'parent-bought,' this uncertainty about keeping her apartment was tied to particular visions she had concerning her 'home,' and where she believed she would 'settle down.' Whilst the idea of owning a home was not directly referenced in her account, there is a distinctive sense that the *andel* represented a housing type *in-between* stages and circumstances, that rendered the two concepts of 'home' and 'settling down' as somehow disassociated with this type of *andel* housing:

> 'I'm not sure if I do think about a long future here... of course it is fine for now but it is not everything I had in mind, or like, the picture that I had in my head of what my home will be, like when I settle down. Things might change I guess if I meet somebody or decide to go travelling or whatever. I think I will stay here for a while... but I don't know what's going to happen in the future that might change things for me...' (*Sara, 30, Nørrebro*)

This idea of the *andelsbolig* as a transitional form of housing also appeared to influence the perspectives the young people within the study in terms of how they viewed their apartment as a form of investment for the future. While other accounts earlier in the analysis chapters centred around the contradictions between the raising of share prices with the *andelstanke* philosophy, this was not something that was so strongly felt amongst younger members. Instead, there was a distinctive sense of how profits accrued from the apartments could be used later on to obtain something more permanent, and, contrary to the original themes of anti-speculation and affordability, this desire to capitalise on the property carried with it an understanding of how the market can achieve this end. For Martin, an engineering student, who in his account actively engaged with the issue of 'money' over 'principle,' the commitment to an ideology over the accumulation of financial capital was met with scepticism:

> 'Yeah in the future I'll probably sell it. But right now I'm just going to sit on it for the next few years I think.... I understand that people don't like the 'principle' of playing the market with this kind of stuff... I've met them – I live with some of them! I know these people you're talking about. But I really think that you can't actually say no to that kind of money when the time comes... I would like to bet that they would at least find the decision pretty hard' (*Martin, 34, Østerbro*)

Martin, as he says, had been living in an *andelsbolig* along with people who held conflicting viewpoints to his own. Our discussion had centred around the debate at his annual meeting over the past two years about the level to raise the share prices in his association, the final decision

being to raise them to a higher price that Martin was satisfied with, but was met with concern by other members at the time. From his perspective, Martin believed that those who were initially against the move, would in fact welcome the decision when 'the time came' to sell their apartments. This was based on his understanding of the competitive, expensive market in Copenhagen, and what he considered to be a 'sensible' approach to housing oneself under such circumstances:

> 'You need money in this city if you want to get yourself a good home at the end of it. I think most people just sort of then follow a plan to... to get to that place' (*Martin, 34, Østerbro*)

Again, in the above account there are clear references to the *andel* apartment as part of a tactical plan towards a realisation of something else in the future. The idea of a trajectory towards what is presumably some form of outright ownership, is demonstrated by frequent references to some kind of end point in sight, for example in Martin's use of '*at the end of it*' and '*to get to that place*.' What's more, at a number of points in the account, he uses terms that reflect a considered appreciation of the types of mechanisms at work within the housing market; the risk and reward concept ('*playing the market*') and the mediating of one's behaviour in light of such mechanisms (in the '*follow*[ing]' of '*a plan*'). Nowhere is this concept of transition and tactical thinking more obvious however, than in the use of the phrase '*I'm just going to sit on it for the next few years.*' Here, not only is there an open recognition of the value of the property (or, moreover, its potential future value) but also a clear reinforcement of the temporary nature of the purchase as a whole. In this sense, the purpose of the *andel* apartment is significantly transformed, from that of a living space, a home, a dwelling, to one which arguably more accurately represents an investment project.

What is also present in Martin's account is the idea of necessity and *need,* particularly in regards to the competitive Copenhagen housing market and the financial capital required to participate within it. This also appeared in other examples, in which younger participants explained that despite the conversation about money being 'unappealing' in the context of the *andelsbolig*, thinking about and planning around one's personal finances was an important consideration, particularly in the context of future housing options in the capital city. For example, feeling provoked about discussions surrounding the *andelstanke* conflict, when asked about her decision to support the raising of share prices in her association, one participant, Ditte, responded:

> 'Because I'm young and I want to think about my future!... People don't like to talk about money, it makes you shallow or whatever... But you still need it, you still need it when you're making plans about where you want to be in like 10 years time.' (*Ditte, 29, Nørrebro*)

For Ditte, there appeared to be a slight sense of frustration towards the ideological discussion around the housing model, an idea which she felt did not acknowledge her position as someone who was at the beginning of her housing career, and was in some ways deficient as modern perspective on the current situation now facing people in a similar position. This discussion therefore appears to take place very much against the backdrop of a increasingly inaccessible and expensive wider housing market in Copenhagen, with high prices potentially crowding out

younger people, a demographic who then turn to the less financially overwhelming option of the *andelsbolig.* So much is this seemingly the case, that discussions of desirability and preference at times are subverted into accounts of '*need*' and necessity. As effectively encapsulated by Christian, for example:

> 'People nowadays don't want an *andels* apartment to become part of this *andelstanke*, it's because the apartment was cheap, nice and they want to get started without having a huge scary mortgage over their heads... then it becomes a distinction between the people that originally bought the apartments because they wanted to be part of *andelstanke*, and the younger ones who just want a place to live' (*Christian, 32, Sydhavn)*

The language of ownership

Given the apparent themes of transition and investment that emerged from the accounts of the younger members within the sample, which suggested the apartment was viewed in terms of a temporary project, there nevertheless seemed to be an interesting tension concerning the ways in which ownership was discussed in reference to their *andelsbolig* apartments. Conflicting with earlier accounts in the analysis, in which ownership was conceptualised as owning 'part' of the property, or a 'piece' of something more substantial, owning an *andel* for this group was often described in terms normally associated with owner-occupation. In such discussions, it was clear that these apartments were perceived as, to all intents and purposes, something that 'belonged' to the individual inhabiting it. This was made clear in conversations about renovation for example. Kåre, (another student at a central university) felt that, in terms of additional features (balconies, internal installations and added amenities, for example), this was a freedom one should expect within one's *andelsbolig* apartment:

> 'I'm not really sure... like, if you have the money, you should be able to change or do stuff within your own house... it's like... It's a bit difficult to say to people that they can't do things to the inside of their own home... (*Kåre, 30, Nørrebro*)

For Kåre therefore, a question of whether or not one should be able to renovate one's apartment was simply a matter of whether it was affordable to the individual. Moreover the language used is very much that of outright ownership: '*your own house,*' demonstrating a highly contrasting sense of meaning making when it comes to an *andels* property and the shared ownership principle. Whilst remaining shared in a practical and economic sense, the aspect of the shared principle with regards to a more conceptual understanding of collective ownership could therefore at times be notably absent. This was also noticeable in the way renovation and changes within the apartment were expressed within a context of making one's dwelling a 'nice place to be.' Here, again, despite an apparent perception of the *andelsbolig* as a non-permanent housing option, there were still many occasions in which it was clear that the freedom to express oneself and personalise one's surroundings remained a part of the enjoyment of having a home: '*I do spend time on this place, its where I live – I want people to feel like its cosy and that they want to stick around*' (*Sara, 30, Nørrebro*).

This sense of freedom to do what one wants with the apartment and shape it to represent one's individual space was highlighted on another occasion with Anders, a 31 year old newly qualified electrician. Anders had purchased his apartment a few years ago through a friend of his, who at the time was on the association board of the property. While he was happy about having an apartment in a popular area, and expressed no strong desire to move on in the near future, his association was in his words, particularly '*andels-minded*' which naturally related to a conscious effort towards collective events, and strict regulations when it came to issues such as renovation and other speculative practices. This was pondered with amusement and slight bewilderment when discussing the topic of everyday changes and alterations one might make to one's apartment. Imagining instead he owned his apartment/home 'outright,' and comparing this to his current situation, Anders reflected:

> 'Sometimes I think that my life would be a lot easier, y'know? If I wanted to paint my door green I can paint my door green, if I wanted to knock down a wall I can knock a wall down... sometimes it feels like when I was a kid and had to ask mum and dad if I could paint my bedroom, except this time mum and dad are a bunch of my neighbours' (*Anders, 31, Valby*)

For Anders therefore, the issue of freedom with regards to one's apartment arguably extended beyond ideas of identity (in terms of making his own mark on his property), to encompass more basic ideas of power and control. His drawing of a comparison between his association and his parents, in terms of having to 'ask permission' to undertake such changes, reflects an internal conflict with regards to being subject to particular rules and regulations, imbuing the other members of the association with a paternalistic authority. Contrasting with earlier accounts in which such regulations were viewed as representing the collective good, here instead they are viewed as a restriction on one's personal freedoms within and surrounding the home. As a result, Anders at times felt frustrated at the expectations of other members of the association, feeling like he was being monitored in a way that did not sit so well with his conception of comfort and privacy:

> 'It is my space, really... I can get the basic idea, but at the same time it is my space and I would like to do what I want with it, without the knowledge or, questions or, like, opinions of other people... sometimes you just want to make a decision and then... *do* it. [Having to 'check' first with the association] sort of takes the fun out of that I think' (*Anders, 31, Valby*)

Again, ideas emerge about what constitutes ones 'own' space and how this is negotiated in a shared environment. The above account in this way tackles notions of privacy (in the sense of doing something away from the 'surveillance' of others: '*without the knowledge, questions or, like, opinions of other people'* as well as reinforcing once more the draw towards creating and modifying ones space, as part of a project or something otherwise considered to be 'fun.'

Having examined earlier in the thesis the way in which ownership has traditionally been understood within the *andelsbolig* model as part of a shared project, these newer accounts from younger members go some way to highlighting a marked divergence of perspective. It appears that despite its alternative economic structure, more conventional ideas of ownership (as related

to privacy, identity, control, for example) are beginning to manifest more openly amongst a new demographic of *andelsbolig* consumers. It is difficult to identify the exact influences for such a divergence of perspectives, however one could argue they may well be linked to the broader circumstances in which the apartment was purchased (as in the case of parent-bought apartments) as well as what motivations were behind this purchase (for example, as we have seen, the preference for a '*cheap, nice place to live*', a 'step' on the ladder between ownership and renting, and an investment project). In such cases there emerges an identifiable faction of young people within the *andelsbolig* system who represent an alternative set of priorities and expectations when it comes to their living experience.

This divergence was supported when talking to estate agents and those responsible for valuing apartments on behalf of those wishing to sell or purchase *andelsbolig* properties. Outside of the more traditional methods of sale and purchase which were characterised by internal transfer and the reliance on broader social networks of access, these professionals represented a newer and increasingly popular route through which potential buyers accessed their dwellings. Moreover, the increasing use of estate agents in this process means that what was once an interaction between associations' representatives and potential members, is now mediated by a third party, with clear consequences for communication, the understanding of mutual preferences, and the establishment of a common agenda prior to purchase. As a result, the process of purchase often represents a firm set of expectations of one party, unmediated by the preferences of the association. These needs and preferences were summarised by one estate agent (*Andelsbuttiken, Nørrebro*), who had found herself dealing increasingly with a younger demographic, eager to understand and define their ownership role within such a shared system:

> Estate agent: 'I think most of the people I deal with these days, they are a little confused about the system. Well, not confused in the sense that they don't know it – they know what an *andelsbolig* is of course, but they want to know what it means for them... like how much of this money goes where, how much of it do they own, what happens when they want to sell... Also, they are often asking about the working weekends and things like that. I think most people these days, they are busy, they are in the city making money, they buy an *andel* apartment because it's a chance to live in a central location. They are not too interested in the other things involved...'

> Me: 'The other things? So in your experience, they are not really motivated towards the responsibilities that come with this kind of model?'

> Estate agent: 'Yes, most people just want a place to live... I think they see [participatory responsibilities] as something they will sort of... put up with to get the apartment.'

The practical aspects of shared ownership and its implications for potential buyers is perhaps an understandable consideration, given the specifics attached to a system that could still reasonably be considered an 'alternative' model of housing. This has been observed earlier in the analysis in the assertion of other members, that the process of purchase can at times be '*difficult to see through*.' However, within the context of the above analysis and the direction towards

conventional understandings of ownership expressed above, the example above could serve to support the assertion of a more significant shift in attitude amongst a new demographic.

The way such an attitude manifests itself in the practical day-to-day working of the *andelsbolig* has also been of note, signifying the difficulties in trying to reconcile these two conflicting perspectives with what it means to live in an *andels* apartment. For example, the above account supports earlier analytical themes surrounding participation in collective tasks such as working weekends, and the depleting rates of contribution in these areas. Stating that buyers view these responsibilities as something they will '*put up with to get the apartment*,' suggests that priorities lie elsewhere (such as again, the access to a '*nice*' apartment), and that *andel* apartments are more likely to be purchased *in spite* of these expectations as opposed to viewing them as inherently embedded in the structure. This has been shown in the previous chapter which highlighted a distinctive depletion in participation of collective tasks, and the choosing instead to contribute through payments of 'fees' towards this end. Such examples highlight there to not only be a division in attitudes therefore, but in the way these attitudes affect behaviour and general commitment to the *andelsbolig* 'way of doing things':

> 'The people who are really serious about the *andelstanke*, the ones who really stick to it or believe in that – I don't think they're getting their needs met... that might have something to do with the fact that people like me do not see themselves engaging in all the *andel-* sort of activities (*Sophie, 28, Nørrebro*)

For Sophie, a 28 year old post-graduate student, there was a recognisable tension between perspectives on how things should work within her association. This was something she felt to be regrettable; however this feeling was directed mainly at the fact that some people were unhappy with the situation, rather than a concern for the ideology of *andelstanke* itself. Rather, in discussions about the topic, Sophie referred to *andelstanke* as a '*nice idea*' after which would follow a qualification as to why she herself did not feel particularly driven towards it: '*Of course I like the idea, but in reality it's a little harder. Sometimes after a long day the last thing I want to do is go hang out with my neighbour, y'know?*' This tension was therefore something that appeared palpable between both groups represented in the analysis. The older generation, those whose perspectives were addressed more widely in section one of the analysis for example, those who saw the *andelsbolig* as a long-term project, in which a sense of community was 'built' through social interaction and the sharing of responsibilities, and to whom the idea of *andelstanke* represented a broader, inclusive social purpose. In contrast there were those who represented a new, younger demographic, delineated by a generational shift, who viewed their apartments as transitional, investment based, personalised projects, and who viewed the underpinning ideology with scepticism, and at times even frustration, in reference to their wider understanding of what a home 'should be.'

Beyond one's own personal relationship with the *andelstanke* ethos, there was also at times a poignant recognition of its place within a modern context, and a genuine reflection upon one's place and influence within this debate. Carita for example, a 24 year old student who had lived in her *andel* apartment for over 4 years at the time of the fieldwork, was one young participant who also admitted to being less than 'involved' when it came to the group activities of her association.

Similarly to her older sister Benedikta, quoted earlier in the chapter, the route to eventual ownership was a strong incentive to her participation in the *andelsbolig* market. She had, however, on a number of occasions been present at general assemblies and witnessed the great deal of interest individual members appeared to have for securing their own financial profit and a decreasing minority of members who '*flew the andelstanke flag*' in an attempt to encourage a more collective agenda (with regards to participation and the setting of regulatory boundaries in instances of renovation and sub-letting). In light of this experience, and whilst seeing *andelstanke* as a 'beautiful thought,' Carita believed that in a broader sense, this ideology represented a current paradox within modern society, particularly with regards to ownership and issues of private property:

> 'it's all a beautiful thought, but now in 2013 you have the paradox between this huge social ideology and also the individual 'I want': there are things we can never meet or compromise on when it comes to who pays for what – and who is owed what – it doesn't work out because we are all selfish and 'how can I get the most out of my apartment?' 'How can I make a profit out of this?' It just doesn't work because we have become too... selfish and capitalist.' (*Carita, 24, Nørrebro*)

For Carita therefore, *andelstanke* is relegated to an idea or *thought*, attractive in principle but unattainable in current circumstances, circumstances characterised as 'capitalist' and profit-oriented, thus by this assertion leaving little room for ideologies representing social responsibility and collective engagement. In its representation as a romantic, unachievable 'thought,' or 'nice idea' this understanding of *andelstanke* is very much removed from the efforts of the members in earlier accounts to reinforce its application to the grounded, achievable project of 'working together' in a democratic, self-governing manner. However, the narrative nevertheless remains in the minds and consideration of most members, whether for or against it, as a recognisable and evocative point of reference. In this way it has more than once provided a type of ideological sounding board through which to discuss and illuminate some of the particular characteristics of today's housing circumstances, as has been demonstrated above. The consideration of and engagement with such ideas in the form of *andelstanke,* for many of the young people within the study, thus allowed for a contextualising of some of the decisions taken and choices made regarding their current needs and interests as new consumers in the Copenhagen housing market. For Carita, and the attitude she shared with her sister regarding their desire for a 'ticket in' to the housing market, in such a way does not appear to be one adopted unconsciously or without consideration, but one which is simply seen to be in keeping with the current circumstances they now face. Likewise, in a number of the accounts above concerning young people and their 'futures' in the capital city, decision-making and choices were often positioned within the specific housing context and wider social climate, which in turn placed the shared, low-risk, low-yield option of *andelsbolig* ownership in conflict with their particular interests. Subsequently, the *andelsbolig* represents further internal conflicts amongst those who inhabit it, with regards to what they need, want and hope for from their housing situation.

This final part of the analysis has therefore served to introduce some of the key divergences between ideas of shared and private property within the *andelsbolig*. It has drawn attention to the lifting of previously restricted practices around renovation and improvements to apartments,

and the attitudinal shift that has accompanied such changes, as members have begun to enhance both the speculative and symbolic value of their apartments. The implications of such practices have not only been for perceptions of the home as an increasingly privatised, individual space, but also in their consequences for the collective mentality, representing a '*deep scratch'* in the communal agenda for some, particularly in the visible stratifying of financial and lifestyle circumstances. It has also drawn attention to some of the key divergences within the study sample which could potentially contribute to a deeper understanding of what exactly is '*changing*' internally with regards to the model's daily operation as a shared project. This is in relation to both a tangible shift towards a market mentality and the 'bowing out' out of collaborative arrangements. Such a shift appears representative of a new generation of *andelsbolig* shareholders, influenced by the dynamics of the current housing market and the concern for their housing future in a highly-priced capital city, and less so with the additional participatory aspects tied to this form of housing. This is a group who in turn appear to be consciously exploiting these market mechanisms as a way 'in' to the owner-occupation market. Such attitudes have been reflected in the apparently strong preferences towards ownership; in their choice of language in reference to their *andelsbolig* apartments, and their explicit attitudes towards these apartments as transitional and investment-led projects, *en route* to future home ownership.

Including this as one of the key analytical themes identified from the overall accounts of *andelsbolig* members, the following discussion will now serve to re-contextualise such interpretations and reflections within broader sociological debate, highlighting the ways in which the *andelsbolig* reflects some of the central tensions within Danish housing policy, as well as providing critical insight into how a model premised on accessibility and affordability can in fact be positioned more accurately within discussions of capital, resources and new market mentalities.

Chapter 6

Concluding Discussion

This chapter will draw together the key findings offered by the analysis, contextualising these within the current literature, and establishing the main contribution of the thesis. The value of the study in providing a deeper, more insightful understanding of housing pathways within the *andelsbolig* will be asserted, as will the implications of these insights for the current role of the model as a conflicted form of housing provision in Copenhagen, both ideologically and in practice. Within this chapter, the model will therefore be illuminated as a site of tension, both in terms of its wider social democratic narrative, as well as internally between members of its constitutive associations. A clear divergence between members with conflicting ideas and motivations surrounding their own subjective housing choices will be emphasised as a key contribution to the understanding of the contemporary *andelsbolig* situation, not least in its capacity to inform projections concerning its direction of future travel. In light of these assertions, limitations of the study are acknowledged as means of both reflexively addressing the current work, as well as recognising new avenues of inquiry that will serve to strengthen knowledge of the *andelsbolig* in its contemporary, problematic form.

While the significance of the *andelsbolig* housing system in Copenhagen has been established in its role as occupying a third of the capital city's housing provision, very little research has been conducted into its internal operation (Skifter-Andersen, 2007). Most of the literature on the model has been dominated by statistical overviews of housing composition, tenure differences and policy development, and discussions largely limited to its situatedness within the Danish housing market (Kristensen, 2007; Erhvervs og Byggestyrelsen, 2006; Mortensen and Seabrooke, 2008). This has neglected the extent to which the model has been understood from the perspectives of those who inhabit it, and - as a self-governing, co-operative housing model - ultimately *produce* it. This has in turn limited our understanding of how such a model is defined, understood and operationalised in reality, thus obscuring our knowledge of the immediate reach and impact of the surrounding policy structures that serve to influence its development (Clapham, 2002).

In responding to the call for a more interpretive theory of home, one which recognises the dualistic nature between wider socio-political structures and the home as a 'perceived and experienced reality' (Despres, 1991;108), this thesis has sought to position the *andelsbolig* as a notable contribution to the understanding of personal housing trajectories, how they operate and diverge, and, moreover, how they can also represent recognisable patterns of advantage. To this end, the *andelsbolig* has been presented as a site of meaning-making and interpretation, while simultaneously acknowledging its position within a wider discourse on housing and its role in welfare and inequality. One of the key ways in which this has been done, has been in the contextualisation of the model and its role as an affordable and accessible form of housing provision within the wider contradictions and tensions currently characterising Danish housing policy, and the traditional social democratic narrative that has, until now, underscored its development (Erlandsen et al, 2006, Power, 1993). Such tensions represent a) the unproblematic sense of 'shared' history and collective belonging, and the subsequent reification and disguising

of more subtle socio-cultural and economic stratification in Denmark, b) the identification of middle-income groups as 'capturing' social democratic provision through channels of influence and forms of capital, and c) the infiltration of market mechanics into policy reform and perceptions of the home.

6.1 Maintaining and reproducing advantage: The role of the *andelsbolig* in obscuring subtle stratification

As an *accessible* provision for low-income earners, the *andelsbolig* model has been rendered highly problematic by a number of its internal experiences and practices. This argument has been framed by attention to how particular narratives, rules and patterns of behaviour can at once reflect a group of individuals creating a collective agenda, whilst also representing dimensions of structural influence and subtle constraint (Jones, 1999). As introduced in Chapter 2, the implementation of Bourdieu's multiple and interlinking concepts of capital provides a critical framework in this regard. This is not only to the extent that such a theory acknowledges an inherent dualistic interplay between individuals and their routinised norms and practices, but in that it exposes the implications of such norms and practices in the maintenance of influence and control (Bourdieu, 1986). In applying this theory to a housing system such as the *andelsbolig*, such a theoretical framework has therefore served to not simply enhance focus on the micro-mechanisms occurring within the model, but address how these have in turn produced and maintained identifiable inequalities within it. This has been particularly relevant in acknowledging the ways in which members have been able to maximise influence on their own housing circumstances in the *andelsbolig*. For example, whilst premised on the understanding of an inclusive and socially responsible way of living, the principle of accessibility has been heavily undermined by the degree to which certain resources or forms of capital appear critical in gaining a 'way in' to the *andelsbolig* system. This is not only on an informal level, but has been built into the structural features of the model (such as in the rules surrounding internal transfer of apartments), thus rendering access to the 'right' social networks a vital component in obtaining a route into the *andelsbolig* sector. Demonstrating that those already on the 'inside' of these networks are able to continue their housing career within an *andelsbolig* property, and in turn extend this privilege to family and friends, the research reported here highlights how such resources can be used as leverage within a group. Not only has this been the case with regards to creating informal routes of access between residents and acquaintances, but also in the way members appeared equipped with other informal resources in the form of professional help and guidance with the more complicated features of purchase. The ways in which networks can be utilised to reinforce distinctive patterns of advantage in this way, ultimately speaks to Bourdieu's re-envisioning of social capital as a way of *maintaining* power, contrary to the concepts' conventional understanding within the literature as a way of *achieving* it (Bourdieu, 1986; Portes, 2000). Moreover, within this understanding of social capital as facilitating the reproduction of advantage, attention is also necessarily paid to the inherent processes of exclusion that follow (Fukuyama, 1999). In the case of the *andelsbolig*, efforts to protect the internal 'cohesion' of the group and the associated benefits that accompany this incentive have clearly had implications for those outside of the model who do not have access to such established networks. Such an issue has been highlighted in the study sample (see appendix), one which demonstrates a distinctively

middle-income demographic, highlighting a clear disparity between who the model is supposedly aimed at, and who are in fact its main beneficiaries.

A further related aspect which holds implications for those hoping to access the model, is the degree to which *embodied* cultural capital (Bourdieu, 1984) manifests itself within the *andelsbolig*. This can be seen in the ways in which ideas of identification and belonging are inherently tied to a particular 'way of doing things,' underscored by unwritten notions of 'right' and 'wrong' ways to behave. Such examples occurred for instance when members were chastised for not behaving in accordance with the 'common spirit' (in the case of attempting to 'book' collective amenities or communicating through assertive notes as opposed to face-to-face discussion, for example). Again, rationalised through the language of cohesiveness and consistency between members, this attention to an established set of behaviours and attitudes can be viewed as a further critical resource in the way it is embedded into channels of access. This is down to the fact that such associations, in their self-governing nature, are ultimately responsible for overseeing purchase and exchange of memberships. This is a process necessarily open to subjective bias and preference, and one which has been demonstrated within the analysis to hinge on whether or not individuals will 'fit in' to the *andelsbolig* association in question. Such a system therefore serves to emphasise the distinctive power relationship between potential members and those already embedded within the system.

Of further interest, is the fact that the foundations of these more subtle 'codes of conduct' appear rooted in a historically embedded collective narrative: *andelstanke*, and its distinctive socio-cultural connotations. In its explicit relationship with wider socially democratic ideals, both in terms of its ideological and political underpinnings, *andelstanke* has frequently been utilised by members as representing a particular attitude towards housing. This has at times referred to both housing as a means of collaborative engagement, and housing as a social right for citizens. In addition, it has on numerous occasions been used as a means of underlining the expectations placed on members to behave in a way which strengthens ideas of mutual responsibility, solidarity and equality. In this way, *andelstanke* has been seen to denote a 'common spirit' which has in turn promoted a degree of 'sameness' in terms of aligned interests and motivations. In such discussions, the perception of the *andelstanke* ideology as historically inherited from the farmers' co-operative movement has been of note, particularly in associations with the role of the *andelsbolig* as a collective endeavour for the working and lower middle-classes. Common references from the older members within the sample to their status as 'ordinary' working Danes, alongside the framing of the *andelstanke* in discussions about universal access to housing or good housing being for all, served to frequently imbue the model with an identifiable social trajectory. Accordingly, these accounts conceptualised housing as a provision, a necessity, and a basic right, as opposed to broader notions of investment and symbolic worth that were to emerge later in the analysis.

In this way, *andelstanke* serves to reinforce previous assertions in the literature of a Danish grand narrative and the rootedness of such collective cultural ideological frameworks in a particular 'politics of remembrance.' (Korsgård, 2008:56). Moreover, it speaks to some of the key tensions surrounding overarching political and cultural ideologies which serve to 'veil' embedded structural stratifications of class, and reify notions of cultural identity through the application of a

common, unproblematic 'shared' history (Joncke, 2011:46; Gartman, 2012:38) This is most readily apparent in the tensions that exist between such an image of the past and the current circumstances which underpin *andelstanke* and the *andelsbolig* today. From the findings uncovered in the analysis, the application of broad cultural associations about the mobilisation and empowerment of the working classes, arguably finds few footholds in today's actual experience of the *andelsbolig*. Rather, given the pronounced presence of middle-income groups within its demographic, it could instead be argued that such a narrative has in fact served to obscure and neglect the more subtle patterns of power and advantage that represent the model's current circumstances. This tension appears to echo more broadly in the links between *andelstanke* and the social democratic framework through which it has been channelled. The collective 'we' and 'us' that has traditionally defined the universal agenda within the Danish welfare state was underlined and questioned earlier in the thesis with regards to the assumptions on which it rests (Chapter 1 of the literature review), drawing attention to areas in which the ideology conflicts with the reality of its practice. As an early product of the universal welfare agenda, it appears that the *andelsbolig* could therefore be subjected to some of the same criticisms.

For example, as a self-governing housing form built on the concept of solidarity, this research has highlighted how when implemented, this concept can also give space to subjective preferences and exclusionary mechanisms that accompany understandings of cohesion and 'sameness' within a community. In light of earlier discussions around Danish national culture and the demarcating lines of 'us' and 'them' that have become increasingly popular in modern Danish political rhetoric (Olwig and Pærregård, 2011), such examples show how notions of solidarity can transform and become problematic at the level of provision and access. As a result of the increased opportunities offered to those on the 'inside,' this inevitably leads to particular groups being able to dominate certain areas of provision (Hastings et al, 2014; Cheshire, 2009). Such an effect is one which appears readily apparent within the *andelsbolig*. Despite its projected role as a housing opportunity for low-income groups, it would be fair to argue that, in being reliant upon particular forms of capital and reproduced internal advantage, the model therefore represents a key example of 'middle-class capture' (Cheshire, 2009). This can be argued not only in terms of *access* to the property, but also in terms of the way it can be utilised as a form of transferrable private *wealth*, in the case of intra-network and familial inheritance. As such, this finding is of direct relevance to the study of subtle social stratification in social democratic states, and the need for a re-focusing of this discussion to not only include more measurable items such as income, but also to include private and inherited wealth (i.e. in the form of property) as a powerful social mechanism in mobility and quality of life in Denmark (Shopek, Buchholz and Blossfield, 2011).

6.2 Young *andelsbolig* consumers and market engagement

A second dimension of the research has illuminated a key shift within *andelsbolig* associations, framed by the growing marketisation of Danish housing, a more recent development which has further challenged the traditional social democratic image of policy provision in Denmark. The process of 'tentative liberalisation' said to have characterised policy reform 2001 onwards, has been identified within one of the most notable developments of previous years: the raising of the state-imposed limit on share prices within the *andelsbolig* model (Cole and Etherington, 2005).

The way in which members of the model have responded towards, and interacted with this policy shift, has seen increasing weight placed upon *economic* and *symbolic* forms of capital within the *andelsbolig* setting. In such a way, the discussion remains tied to the nature and necessity of particular forms of resource as a method of gaining entry to the model, however under more recent circumstances, more directly affecting the principle of *affordability*.

In line with new measures, many associations have taken the decision to raise the level of their shares, thus bringing *andelsbolig* prices more in line with the private market. In uncovering the rationale and motivations behind such a shift, this research has illustrated how such decisions have been accompanied by a distinctive increase in market-led thinking within associations, one which has been reflected in numerous ways. One of the most prominent themes to emerge for example, has been the development of the *andelsbolig* apartment as a speculative, investment-led venture, a perspective held primarily by the younger members within the study. Here, discussions of the housing market as a site of risk and speculation have positioned the *andelsbolig* apartment as more of an 'asset' than a long term dwelling, and moreover, one which represents a *transitional* stage in the housing careers of young people in today's Copenhagen. In such a way, the *andelsbolig* apartment represents a step towards or '*ticket into*' eventual ownership. Instead of being utilised as an alternative tenure form as part of any long term housing strategy therefore, the *andelsbolig* is rather sought out as an initial investment, able to strengthen credit status and facilitate integration within the mortgage system at a future stage.

The process of raising ones shares is therefore viewed in terms of enhancing ones future opportunities, and, rather than being seen as an ideological quandary, is instead seen by these groups as a pragmatic approach to housing oneself in a the competitive Copenhagen market. A cyclical effect is then set in motion in which increasingly high share prices necessitate stronger economic resources on behalf of potential buyers hoping to participate in the *andelsbolig* sector. For first time buyers unable to afford these prices themselves, it appears that a large number of these young people are utilising the help of their parents in purchasing an apartment. A practice previously restricted within many associations, these parent-bought apartments are today a growing phenomenon, benefiting the large numbers of students and young people drawn towards the capital city. Parents in the position of securing secondary loans for their children on the back of their own assets and property therefore present a particularly critical resource for first-time *andelsbolig* buyers. As such, the degree of economic capital necessary (whether personal or inherited) in order to meet the newer, higher prices of the *andelsbolig*, is marked.

These more recent developments seem to furthermore have important implications for how the *andelsbolig* model operates internally, namely in how 'connected' one feels to the property as a collective project. Initially designed as a way of compensating low-equity investment through collaborative effort, participation and engagement within the *andelsbolig* has until now been a key facet of its operation. More recently however, the nature of such contributions has been discernibly changing. This can be identified in the introduction of financial incentives and penalties as a means of addressing depleting participation rates, in the case of collective tasks and events (such as working weekends, general assemblies and board membership). Initially introduced as coercive devices, these measures have since been accepted as a means to 'bow out' of collective responsibilities. Coinciding with the out-sourcing of collective tasks to outside

professionals, such measures have thus begun to represent auxiliary financial contributions, simply to be included in the costs of *andelsbolig* living. Reflecting the growing tendency towards 'chequebook participation' argued to represent modern association behaviour in the Scandinavian countries (Wollebæk and Selle, 2004; Maloney, 1999), this form of contribution has therefore had tangible effects on the social aspect of the model, given its detrimental effect on collective interaction. This is also true with regards to some of the most critical areas of communication (for example the general meetings and the increased use of 'power of attorney' as a means of voting on issues relevant to the group as a whole), which are again being replaced by more bureaucratic and perfunctory transactions.

Such a transformation of internal practices is arguably in keeping with the experience of state-facilitated provision and its transition to an increasingly liberalised enterprise, one which by its nature serves to undermine collective arrangements (Kahn, 2015; Thorsen and Lie, 2014). In the way that the *andelsbolig* has been transformed through market policy measures, so too has the nature and necessity of the participatory practices within it. As such, the model serves to demonstrate the extent to which market mechanics can influence everyday practice and prompt a 'de-collectivisation' of interests (Klitgaard, 2007:173). This transition is especially evident given the original role of the *andelsbolig* as a way for lower-income groups to achieve housing security through the collective distribution of risk and responsibility, especially when highlighted against the interests and motivations of its current demographic. The higher socio-economic profile that characterises many of the members today, and their ability to compensate financially for the upkeep and maintenance of the property, has seemingly rendered collective risk less of a motivating force to participate. In this way, mimicking the transformation from citizens to consumers within modern social policy provision, the role of the *andelsbolig* member appears to be narrowing to that of 'shareholder,' one whose incentives to participate are increasingly limited to financial contribution, and the overseeing of one's investment (Hudson, 2002; Hart, 2009).

6.3 Privatising space and the symbolic power of ownership

A final theme of the thesis which speaks to the influence of market-led mechanisms in modern *andelsbolig* living has been the increased privatisation and commodification of apartments, and the motivations behind these changes. The lifting of restrictions around speculative practices within associations has seen more individuals choosing to renovate their homes using their own private finances, in turn lessening reliance on collective resources and amenities. A result of this has been the growing 'individualisation' of apartments, through which space has been incrementally privatised in the addressing of all needs and requirements within one apartment (for example in the case of private bathrooms and private balconies). In this way, it appears that younger members are applying markedly different conceptions of ownership to their apartments than those of their older, longer-term counterparts. Whereas in earlier accounts, ownership has been re-conceptualised to include a shared dimension, accounts from newer members represent ideas much more in line with its traditional forms (Saunders and Williams, 1988; Somerville, 2009; Gram-Hanssen and Bech-Danielsen, 2004). Reflecting the home as imbued with particular symbolic meanings of privacy, freedom and identity, these members demonstrate a clear divergence of perspective towards the *andelsbolig* apartment as something which represents more of an individual asset. The value placed on home ownership therefore is not only in the role

of the *andelsbolig* as a route to this tenure form, but also in the accounts of younger members and what they feel home 'should' represent.

While this is perhaps surprising with regards to earlier themes of the *andelsbolig* as a *transitional* housing model for young people, it does however support the understanding of the *andelsbolig* apartment as an investment strategy. This relates primarily to the purpose of renovation as a speculative practice, and one which, under many of the updated guidelines employed by associations today, has potential to generate further profit. This speculative aspect furthermore strongly echoes previous assertions of the ways in which 'privacy' and associated meanings of home as a 'hobby project' can transform into symbols of status and identity (Ærø, 2002; Hauge and Kolstad, 2007; Rowlands and Gurney, 2000). Something which was made particularly clear in the case of balconies for example, was the way in which this type of renovation visibly represented stratification between members, illuminating the differences in economic status. This highlights not only the more recent desire and implementation of privatised, aspirational ideas of home but also the degree to which, when manifest particularly in a shared housing structure, these changes can represent symbolically-laden divisions between households. Such a noticeable prioritisation of individual interests over those of the collective again marks a strong divergence from the origins of the model, demonstrating what appears to be a concerted movement towards normalised ownership in all but financial structure.

In illuminating the social, cultural, economic and symbolic forms of capital at play within the modern *andelsbolig* sector, this research therefore presents the model as a site of numerous tensions. As a model originally designed as an accessible and affordable form of housing provision, the thesis has highlighted how certain normalised ideas and practices reproduce and reinforce the *andelsbolig* instead as a site of advantage, which in turn then threaten to in fact *limit* its attainability for the lower-income groups whose needs it has primarily sought to represent. Informed by a dualistic understanding of home as a material reality embedded in broader socio-political frameworks, it asserts that the way norms, values and interests are experienced and negotiated at the micro-level, can provide clearer insight into the mechanisms that create and maintain broader structures (in this case the *andelsbolig* and the way it operates). Housing, and more specifically, the *andelsbolig*, has therefore been offered as a site of complex motivations and preferences, in turn providing insight into broader systems of exclusion and advantage. This holds relevance in particular for areas of policy provision in which channels of access and influence can be otherwise hard to identify in their subtle and complex nature (Hastings et al, 2014). Thus by identifying the more hidden resources and forms of capital employed by groups on the 'inside' (such as can be observed in the *andelsbolig* system), we are able to gain a more fully developed understanding of the mechanics surrounding the elusive '*who* gets *what* and *how*' of policy provision (2014:205).

As introduced in Chapter 2, Boterman (2011) employed research undertaken in Amsterdam and Copenhagen to show how middle-class groups in these respective cities maintain control of the housing market. In a similar vein to this thesis, Boterman has theorised the Danish *andelsbolig* as site of advantage, highlighting for example its role as a 'social sorting machine' (Boterman, 2011:15). The research conducted here supports some of Boterman's (2011) findings but additionally provides insight into the *andelsbolig* through explicit contextualisation within the

current mechanics of the market, highlighting the position of the *andelsbolig* as an increasingly liberalised housing option, a notable absence in Botermans study. In contextualising the *andelsbolig* as a model traditionally informed by a social democratic policy narrative, and its more recent move towards marketisation, this interpretive investigation into the experiences of members has served to highlight how surrounding shifting policy frameworks can manifest at the level of operation. In providing an insight into the current motivations and decision-making of *andelsbolig* members, the research has identified a growing significance being placed upon economic and symbolic forms of capital, a development which has coincided with new, liberalised policy measures. Moreover, this has been placed within the context of the home and home ownership, identifying distinct divergences amongst the *andelsbolig* demographic and the needs and interests that constitute their housing pathways (Clapham, 2002). Here, a noticeable tension can be found on the inside of the model between an older generation of *andelsbolig* owners and a younger generation motivated by very different reasons for purchasing an *andel*. Older members characterise what appears to be a longer-term view of *andelsbolig* living, invested in the building of social cohesion and conceptualising ownership as part of a functional way of 'living together.' In contrast, new, younger buyers, view the *andelsbolig* more as a means to an end, a transitional moment within a broader system of housing choices. The short-term nature reflected within this perspective has more recently seen the *andelsbolig* as an investment, acting as a step on the ladder towards the ultimate goal of home ownership. Inherent within many of these newer perspectives is a notable re-thinking of the *andelsbolig*, one which views its composite dwellings as individualised assets, rather than 'part' or 'piece' of a whole.

One of the key points of discussion which has emphasised this conflict of perspective has been in the re-visiting of *andelstanke*, by both those who subscribe to this ideology and way of thinking, and those who no longer see its relevance. Under these circumstances, the subject of *andelstanke* has given space for members to reflect upon the meaning of their behaviour, enabling them to present and contextualise it within the wider circumstances that currently surround the *andelsbolig*. In contrast therefore to Bourdieu's conception of social institutions and groups as reified and inherently 'tied to unequivocal belongings' in terms of attitudinal norms and values, the *andelsbolig* thus emerges rather as a site of encounter and dialogue, and internal tension (Lacroix, 2013:18). Rather than being seen as a homogenous social institution embodying unified objectives therefore, the *andelsbolig* instead currently represents a group divided, 'caught at the crossroads of different social worlds,' and in turn occupying 'distinct and sometimes confrontational statuses and identities' (Lacroix, 2013:18). Given such a divergence in attitudes has been mediated by the current context of the Copenhagen housing market and its changing policy dynamics, the following section will now turn to some of the wider implications such findings have with regards to the current and future housing situation in the capital.

6.4 Policy implications

Alongside increased housing prices and growing incentives towards ownership, the *andelsbolig* stands as an example of what appears to be a marked transformation of Danish housing towards a more liberalised policy framework (Roemer and Straeten, 2006; Mortensen and Seabrooke, 2008). The original role of the model as an attempt to 'balance welfare bureaucracy and the anarchistic market' has, as highlighted within the thesis, been steadily undermined by

governmental policy, most significantly over the last decade (Andersen, 2006: 27). From the lifting of share price restrictions to the subsequent introduction of share mortgages, the notable shifts within *andelsbolig* policy reflect the creeping commodification of residential property markets that has taken hold under conservative coalition governance in Denmark (Mortensen and Seabrooke, 2008). Moreover, subsequent alliances within the political left that have followed (e.g. The Socialist People's Party) have since shown considerable restraint in the reversing or tempering of such policy changes, demonstrating for some an evident nervousness in displaying any threat to the increasing ownership-led narrative and its home-owner population (Bengtsson, 2012).

Accordingly, earlier objectives within Danish housing policy that once sought to ensure citizens obtain housing 'at affordable and predictable prices in a variety of housing sectors' (Ministry of Economic and Business affairs, 2002) have more recently been supplanted by calls for 'more flexibility' and 'less intervention' in the form of reduced subsidy and allowance, and the reduction of marginal tax rates to increase private savings (Erlandsen, Lundsgaard and Huefner, 2008: 29). Such arguments have been based around a perception of Danish living standards and availability as respectively 'high' in comparison with neighbouring countries, and buoyed by promises of further economic growth through de-regulation of the housing market (2008:9). As has been highlighted however, such assertions fail to take into account the closed doors encountered by less advantaged socio-economic groups within the Danish housing market, through for example the inter-generational transfer of wealth and property, and the pricing out of the market of those with reduced social and economic capital, overlooked factors which have been exemplified in the case of the *andelsbolig*.

As a result, instead of providing an alternative to conventional ownership strategies as a means to address housing inequality, the *andelsbolig* appears to more accurately reflect a similarly 'stealthy' commodification and ownership of space, one which is in danger of further entrenching the housing gap through the 'gentle' gentrification of the inner-city (Larsen and Hansen, 2008: 2429). Local state strategies that have underpinned recent inner-city developments in Copenhagen suggest the need for 'inter-urban competition,' citing the need to attract 'economically sustainable' populations to more disadvantaged areas of the city (Københavns Kommune, 2005a). Given the increasing influence of decentralised municipalities on the composition of their local housing markets, such conceptual strategies of social 'uplift' are now able to dominate the housing trajectory, competing with less economically favourable strategies that aspire to affordable housing (Skifter Andersen, Thor Andersen and Ærø, 2009). This inevitably then has consequences for the current and future resident composition of such areas. Coupled with the rising of share prices in such areas and the attraction of a growing demographic of 'transitional' residents less invested in sustaining long-term housing communities, as well as the contingency of the 'right' social and economic resources in accessing the model, the *andelsbolig* today is arguably at risk of contributing more to the entrenchment of the 'middle class ghettoisation' seen elsewhere in the private market, than offering a long term affordable housing solution (Abrahamson, 2005: 13).

In its problematic role as a marginalising as opposed to an equalising form of provision therefore, the more recent developments surrounding the *andelsbolig* can and should be included within

wider debates around the shifting nature of Danish policy, particularly in the evident transformation from housing as a social right to a means to wealth (Mortensen and Seabrooke, 2008) In light of this, examples such as the *andelsbolig* help to counter previously asserted notions of the 'stickiness' of Danish policy, with regards to an apparent path dependency in the policy systems of traditionally socially democratic countries (Andersen, 2007:40). Supporting Andersen's assertion, multiple changes have occurred towards the expansion of competition and free choice within welfare provision in Denmark that have effectively challenged such ideas of an 'inherent' or 'institutionalised' direction of policy travel (Cox, 2004). As this thesis highlights, a similar critique can be levelled at previous characterisations of Denmark as a 'unitary' or 'tenure-neutral' housing system offering diverse and extensive provision, given that alternative ownership options such as the *andelsbolig* appear to be aligning increasingly with the more conventional notions of private property and capital gain (Norris and Winston, 2012:130).

Taking as its point of departure the ability of the agent to negotiate and enact their own housing choices, the re-configuring of housing policy research to include a more interpretative focus arguably has important consequences for understanding the shifting direction of such policy developments aimed at increased ownership options. Grasping the trajectory of attitudes and meaning-making that have anchored an alternative, shared housing model to more conventional notions of individual freedom, privacy, capital and investment, has highlighted the degree to which ownership strategies have apparently strengthened as an aspirational means by which to house oneself. The wider implications of this are important with regards to coordinated housing policy and greater incentives to own one's home, particularly when one considers the extent to which the home represents a significant investment for households, and the increasing influence home owners are subsequently afforded on the housing market (McCarthy et al, 2001; Somerville, 2009).

As warned by Kemeny, this type of entrenchment of home-owner interests and owner-occupation as a primary policy target can affect public collective intervention with regards to broader welfare provision, essentially crowding out and undermining alternative housing options (Kemeny, 1992). Moreover, the negative effects of pursuing home-ownership as a deliberate strategy for economic development focussed on wealth and investment have been demonstrated repeatedly in the pronounced segregation this creates within housing markets (Rohe, McCarthy and Van Zandt, 2002). This is again a pertinent point with regards to both socio-economic and ethnic segregation that appears to be growing within the Copenhagen housing market (Abrahamson, 2005; Cucca, 2012). Given ethnic minorities are dramatically under-represented in the *andelsbolig* sector, this raises critical questions as to the extent to which close(d) housing networks such as this, which are increasingly reliant on financial capacity, contribute to and reinforce the exclusion of such groups. Such questions highlight new routes of investigation that can be addressed in response to the current thesis and its limitations, to which I will now turn.

6.5 Limitations and avenues for further research

As previously asserted, there exists a noted relationship between ethnic minorities in Copenhagen and higher levels of socio-economic exclusion, a result of many complex factors, not least the difficulties experienced by these groups in terms of 'cultural' integration (Jöhncke,

2011). Given the original principles driving the development of the *andelsbolig* were based on ideas of inclusion and social responsibility for lower-income populations, the marked absence of these groups from the sector supports the argument that this surrounding narrative in is fact deeply flawed in practice. In light of this, it is important to acknowledge that in its concentration on the experiences from the 'inside' of the *andelsbolig* model, this piece of research has forfeited deeper insight from those 'outside' of the model, trying to find a way in. As such, any reasoning behind the motivations and interests of those currently marginalised by the model remains purely speculative. A wealth of literature has problematised the current experience of integration in Denmark amongst ethnic minorities, with special attention to the difficulties these groups have in transcending the role of temporary 'guests' in the country (Hervik, 2004). As a result, an investigation into the experiences of these groups in accessing a more permanent form of housing outside of public provision and private rental (i.e. the *andelsbolig*), would be of significant worth. This was an issue raised but not fully explored in my own research, and I feel to investigate this further would greatly enhance the current findings on the mechanisms of a self-governing housing form such as the *andelsbolig*, particularly one operating within an increasingly diverse capital city such as Copenhagen.

In reflecting upon the current study and the way in which the research process evolved during the course of the fieldwork and data collection, a further limitation can be identified. This again draws attention to the sample, and the large number of properties visited during the course of the research (19 properties in total, see appendix). The property sample used was primarily dictated by issues of access. This was particularly in regards to the snowball sampling method used, in which participants were interviewed based on their role as *andelsbolig* members, rather than attention being paid early on to the attributes of their property/association. It was not until further into the fieldwork stages that any more considered sampling of this kind occurred. A consequence of this was the collating of a diverse range of associations, large and small, old and new, which as a result allowed for a broader range of perspectives and a recognition of divergences and patterns related to these features. However, in such a way it could also have been seen to cover *too much* ground, sidelining a more in-depth analysis of specific themes in doing so. Had the research been re-formulated as a case-study from the out-set, involving a more concentrated sample, this may have enabled space for alternative themes to develop. This would also have undoubtedly aided access to certain observation settings (such as working weekends and general meetings) in its building of relationships with gatekeepers, as opposed to the circumstances in which I often found myself, where access to these sites was mediated by third parties (administrators, unfamiliar board members for example).

Equally, a research agenda which more explicitly takes the distinctions between property attributes as its point of departure would also provide more directly focussed insight. This relates for example to additional routes of research into the characteristics of associations, particularly in terms of size, the problem of 'distance,' and the corresponding issues of cohesion and incentives to participate. This was something again which was touched upon but not fully explored in the current study. The framing of such questions as a relevant avenue of investigation is moreover reinforced due to the increasingly common implementation of the *andelsbolig* model in larger, mixed-tenure developments in Copenhagen as part of urban renewal projects in the city (Larsen and Hansen, 2008). One implication of such a direction is that the *andelsbolig* sector will diverge

more distinctly, both in terms of its property characteristics and the primary forms of capital one needs to access such dwellings. As introduced in the analysis, such a divergence may constitute smaller, more established associations dependent upon informal social networks and larger, newer associations that place a higher premium on the financial means of access to membership.

Taking into account these limitations, in focusing the research lens on the individuals who inhabit the *andelsbolig*; their decision-making, interpretations and experiences, this thesis has provided a more in-depth, contemporary understanding of the model, evidencing it as a site of tension, both internally and externally. In doing so, it removes the *andelsbolig* from the objective, atheoretical frameworks so often applied in housing research (Kemeny, 2001; Clapham, 2002), and rather embeds it within sociological debate surrounding subjective housing pathways, patterns of advantage, and the relationship between housing and inequality. Moreover, in taking into account the duality between housing consumers and the structural influences they work *within* and *upon*, it has thus presented the *andelsbolig* as constitutive of some of the current critiques surrounding the social democratic policy trajectory upon which it was founded. In recognising the interplay of structural and agentic influence, using capital and resources as a theoretical avenue into people's experiences and opportunities, the research offers a window into how wider problems of exclusion, middle-class capture and marketisation can be understood and reproduced at the more immediate, micro-level. This has therefore pinpointed the *andelsbolig* as an important area of modern policy and sociological relevance, in the acute conflict between its original policy narrative as an accessible, affordable strand of housing provision, and its current experience under encroaching neoliberalism. In light of this, the thesis has illuminated the potential role of the *andelsbolig* as a gentrifying device that may instead *contribute* to an increasingly segregated housing market in Copenhagen if left to continue on its current path. In recognising its changing position within a housing market currently dominated by financial incentive and private interest, one which appears to address the needs of a select population whilst marginalising others, this should bolster the model as a remaining cause for concern and research attention in the years to come. Perhaps of the back of such understanding, a greater contribution can be made in the search for genuinely inclusive, alternative housing options that seek to intervene in such divisive and stratifying effects, and instead actively re-construct the home as a 'right' rather than an 'asset.'

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Appendix 1: Participant Sample

Name	District	Age	Occupation	Gender (M/F)	Role in association	Nationality	Parent-bought (yes=x)
Anders	Vy	31	Electrician	M	-	DK	
Anne	S	39	Research assistant	F	C/B	DK	
Annesofie	Ø	42	Carer	F	-	DK	
Aske	N	40	(unknown)	M	B	DK	
Benedikta	N	29	Post-graduate	F	-	DK	X
Carita	N	24	Sales assistant	F	-	DK	X
Charlotte	Ø	37	Self-employed	F	B	DK	
Christian	S	32	Trainee solicitor	M	-	DK	
Cille	S	36	Self-employed	F	C/B	DK	
Ditte	N	29	Nursery school assistant	F	-	DK	
Douglas	GC	74	Writer	M	-	DK	
Emil	V	45	Senior IT technician	M	B	DK	
Frede	Vy	28	Software developer	M	-	DK	X
Heidi	S	60	Architect	F	-	SE	
Iain	S	56	IT professional	M	-	UK	
Inger	V	61	Development officer (KAB)	F	B	DK	
Jørgen	V	64	Retired head teacher	M	B	DK	
Kåre	N	30	Post-graduate	M	-	DK	
Kirsten	Vy	27	Paediatrician	F	-	DK	X
Lilli	V	49	Technician at DR	F	-	DK	
Lotte	Vy	31	Self-employed	F	-	DK	X
Louise	F	33	Junior doctor	F	C/B	DK	
Magdelena	V	31	Post-graduate	F	-	PL	
Marte	V	61	Teacher	F	-	NO	
Martin	Ø	34	Small business owner	M	-	DK	
Mie	V	27	Post-graduate	F	C/B	DK	X
Pernille	Ø	51	Professor (KU)	F	B	DK	
Randi	N	47	Small business owner	F	B	DK	
Rasmus	Ø	42	Marketing manager	M	C/B	DK	
Rikke	S	49	Procurement officer (UNHCR)	F	-	DK	
Rosa	S	41	unemployed	F	-	TR	
Sara	N	30	Self-employed	F	-	DK	X
Sidsel	N	41	Bar manager	F	C/B	DK	

Signe	Ø	32	Physiotherapist	F	-	DK	X
Sophie	N	28	Post-graduate	F	-	DK	X
Thomas	V	37	Graphic designer	M	-	DK	
Torben	V	36	(unknown)	M	-	DK	
Uffe	GC	72	Retired postman	M	B	DK	

(Total No. Of Participants: 38)

Districts: *Vy = Valby, S = Sydhavn, N = Nørrebro, Ø = Østerbro, F = Frederiksberg, V = Vesterbro, GC = Greater Copenhagen*

Nationality: *DK = Denmark, SE = Sweden, UK = United Kingdom, PL = Poland, NO = Norway, TR = Turkey*

Role in association (at time of fieldwork): *C/B = Chair of the board, B = Board member*

Appendix 2: *Andelsbolig* Property Sample

Location	District	Size (no. of apartments)	Year of construction	Age of association (year established)
Ved Norgesporten	Ø	10	1903	1989
Sommerlyst	GC	16	1865	1983
Vigerslev Allé	Vy	8	1932	1969
Nansensgade	N	10	1904	1978
Grækenlandsvej	S	48	1943	1990
Griffensgade	N	16	1945	1981
Nøddehaven	Vy	12	1937	1995
Tegholm	S	124	2004	2004
Enghavevej	V	52	1980	1980
Sønder Blvd.	V	22	1941	1941
Ægirsgade	N	180	2001	2001
Mølleparken	S	58	1998	1998
Holsteinsgade	Ø	15	1924	1950
Krusågade	V	18	1929	1981
Jægersbrogade	N	24	1956	1956
Nørre Allé	N	88	1999	1999
Stor Kongensgade	GC	12	1909	1974
Bredgade	S	30	1912	1956
Bentzansvej	F	20	1900	1981

(Total no. of properties: 19)

Districts: *Vy = Valby, S = Sydhavn, N = Nørrebro, Ø = Østerbro, F = Frederiksberg, V = Vesterbro, GC = Greater Copenhagen*

Appendix 3: Photographs taken during fieldwork

Image 1.1 Rear facade of an andelsbolig in Østerbro, looking out onto a shared courtyard

Image 1.2 Meeting/Event Room with food prepared, ready for a collective evening meal

Image 1.3 Sharing space: padlocks displaying individual apartment numbers are used to book time/date slots to use laundry facilities
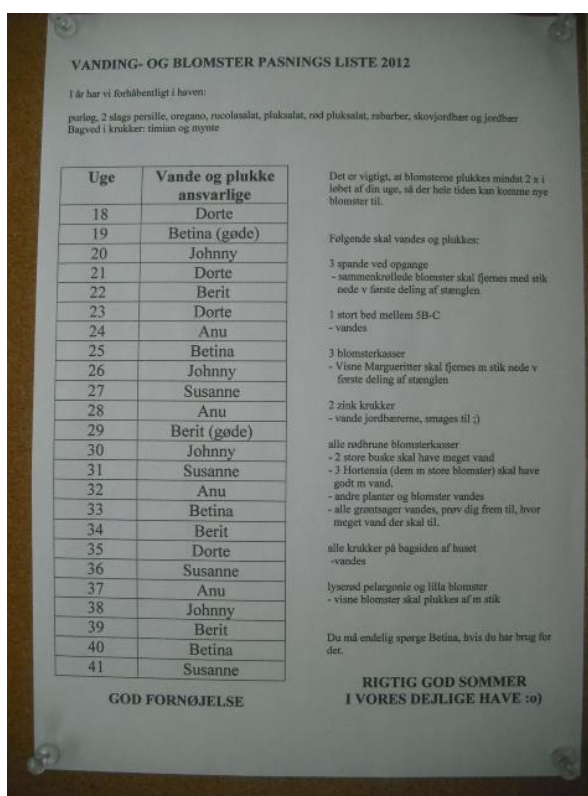

Image 1.4 Sharing tasks: notice delineating responsibilities for the communal garden

Image 1.5 Shared workshop and tools used for working weekends

Image 1.6 Event room used for general meetings

Appendix 4: Topic guide for interviews

<u>Access/Housing choices</u>

-Talk me through your experience of how you obtained your *andelsbolig* apartment

- What motivated you towards this way of living?

<u>Ownership</u>

-Describe what 'ownership' means to you (follow up: in the context of *andelsbolig* living)

-What do you expect/want from your apartment/living space? Does this way of living fulfil that?

<u>Participation</u>

-Talk me through some of the voluntary aspects in your association. How do these work? What is your experience of these?

-How do you feel about these features of *andelsbolig* living?

<u>Rules and regulations</u>

-What is your experience with the statutes and house rules of your association?

-In what ways do these rules affect the way you live? (E.g. are there any examples of when they have conflicted with/addressed your needs?)

<u>Ideology and challenge</u>

-What does the *andelsbolig* mean to you?

-(reflecting on response) Has anything changed in this regard? (If yes: How do you view these

 changes? In what way (if any) have they impacted upon your association?)

<u>Thoughts about the future</u>

-How do you feel about your apartment as a permanent housing option?

-Where do you see yourself living in 10 years time?

<u>Follow-up questions</u>

-Is there anything you would like to add which we haven't discussed?

-Are there any other aspects of your experience you feel might be relevant?

Appendix 5: Field notes

30/10/2013, 7pm-9.45

Teglholm Andelsboligforening (Generalforsamling)

Present: 21 members (out of 124 properties)

Cecille (chairperson – and my gatekeeper)

Board also includes 2 other bestyrelses members, an accountant and a lawyer (dressed smartly).

Place: Meeting takes place in a large, modern office- type place at the bottom floor of the building. (This space is owned by the association but later found out can be rented out at a reasonable cost to surrounding businesses/ individuals). One large table and multiple chairs .... a Powerpoint/ and whiteboard.
Drinks, snacks and beers laid out on a side table.

I arrive 10 minutes before the meeting starts having been given directions by Cecille. There are three people standing outside the building smoking and talking and I introduce myself and my project, which they seem curious about – the interest in andelsboliger as a topic of research appears strange to them: "What is interesting about this?" But in discussing the recent changes to the market policy, they become much more animated and show much more interest. More people arrive during this time and there are smiles and hugs as people meet. It appears, that many have not seen each other in quite a while, which is of note, given that they all live in the same property. Lots of exclamations of: "It's been a while!"etc. People begin to go inside and take their seats. Some bring beers to the table, others take out their knitting and continue chatting. Cecille has until now been outside by a backroom organising things and comes out to greet us.

We agree that I should introduce myself with a brief summary of myself and my project, that I have prepared in Danish. I ask if I might be able to take a couple of photographs after the meeting. I ask if anyone would like to participate in the research, they are more than welcome to come and talk to me afterwards, I explain I will be sat at the back taking notes. A couple of questions from the members: general questions about why I want to study the topic, differences between this and the system etc. This begins to eat into the allocated meeting time, so Cecille interjects and moves things along.

Cecille, as the chair, thanks people for coming and presents some of the first issues to be discussed. These include amendments to some of the house rules – which she has transferred to a Powerpoint slide. Points includes the recycling system – people putting pizza boxes in the card board recycling, which is not allowed (because of the grease). Another point is the restaurant next door to the property, which has staff members and customers leaving cigarette butts on the doorsteps of the association's property. This particular point generates a great deal of frustration in some and visible indifference in others.

One of the members is particularly animated and quite damning in his comments and complaints – he had brought a list and had clearly prepared himself to say a lot on some of these matters.

This is much to the exasperation of other members, who, over the course of the meeting were interrupting him with things like: "Yeah, okay, okay, okay..."

Votes were taken with the raising of hands, a number of members voted on behalf of others with the use of their '*fuldmagt*' (proxy vote...on behalf of). Three of these were used in the meeting. (Three individuals had given this to other members).
On a number of occasions the lawyer appeared to be quite damning, giving the impression of having 'the last word' on particular matters. For example, the lawyer (who was present during my debriefing with Cecille at the end of the meeting) was the one, who decided on Cecille's behalf, that I should not be given access to the minutes of the meeting. This clearly frustrated Cecille, but she thought it best to stick to his recommendation, which I accept. While there were times like this, where the lawyer's presence appeared frustrating, there were also a number of times on which Cecille found it reassuring – e.g. when he stepped in to firmly stop disruptive discussions and simplify matters in order to get voting under way.

The role of the accountant: All members are given a stapled hand-out from the accountant (about halfway through the meeting) This is a breakdown of the annual economic budget. I am also prevented by the lawyer from taking a copy, but I am able to look through one, given to me by one of the members. This precedes a 20 min page-by-page explanation from the accountant, who explains the figures and what they represent. While one or two appear to follow this, others look quite confused or concerned, frowning at the figures, while others are completely unengaged, writing notes to one another, knitting and whispering and going to get beers. When the explanation has finished however, a number of questions begin, that require in depth explanations from the committee as to what these numbers mean for rent levels, the collective sink fund and future projects (e.g. how will individual rent levels be affected by costs towards building maintenance etc)

Subject of electing a new chairperson next on the agenda. Met with quite a few jokes and laughter – seen as a lot of work for very little reward – issue of payment (recently introduced) brought up as an incentive. One man puts the hand up of the woman sitting next to him, apparently as a joke, much to her displeasure – she jabs him on the arm. A new chairperson is clearly the most important work with regards to level of responsibility. –This is the trickiest one to find a volunteer for. (The other two positions on the board are nowhere near as difficult to fill). Finally, the woman knitting volunteers (having done it before a few years ago) and does it 'to get things moving' and "move this damned meeting along!"

The issue of the payment for the chairperson brings up a similar issue with '*arbejders weekender'*. A heated discussion begins between two members across the table:

M1: "Those, that do not help and take part need to be punished in some way, because it is simply not fair, that a small group is left responsible for everything, especially when those people decide that they are not happy with the work that has been done....so bloody irritation! Many of those people are not here today – so that is saying something I suppose!"

M2: (Interrupts) "You cannot fine people for not showing up, if they don't then that is their problem."

M1: "It's our problem, if we are left to compensate with more hard work"

M2: "It goes against the *andels* principles, which is ultimately about these things being voluntary, a fine is coercion, we are then forcing people to volunteer! That's a bit ridiculous, no?" (translation)

References to *andelstanke* and *andels* principles. It is clear this is a point of tension. Many other members are alert and engaged, nodding along or appearing frustrated. It does not appear that a conclusion is reached on the matter of payment however. The subject seems to move on – as if it is something the members have on the backburner of issues.

As the meeting draws to a close, a few smaller issues are raised (something to do with light bulbs?) Most seem ready to leave and are already collecting their belongings together and nattering quietly. One guy seems a bit drunk and getting increasingly impatient, looking at the clock and back to the speaker. Eventually the lawyer and Cecille step in and thank everyone for coming and make suggestions for the date for the next meeting. New *bestyrelses* members come up to chat to Cecille about arranging a separate meeting, where they can take over the board responsibilities and get a run-down on the main issues.

It is clear that Cecille has done a lot of work for the meeting in terms of prep and her familiarity with all the issues discussed – particularly notable in the case of the budget in which she helped to explain some of the accountant's stuff in more accessible terms. She clearly knew her stuff and wasn't really supported at all by the other two *bestyrelses* members – they seemed barely identifiable in the meeting.

All in all the meeting lasted 2 hours 45 min. About half of the participants left immediately, while others stuck around for a chat. This gives me the opportunity to go over some of the details of the meeting, some clarifications, and also provides an opportunity to discuss my research and invite two other participants to be interviewed. I talk to Cecille and thank her for the invite to the meeting and all her help and hospitality. She is being grilled by the lawyer, who is being pretty stern. As mentioned it is at this point he overhears my request to Cecille for a copy of the minutes, which he denies. (Perhaps a silly move within his earshot). Cecille has already said this should be fine previously, but on his recommendation declines, which I understand.

Reflections

- **Opportunity to experience** the way in which democracy of the *andelsbolig* works in practice eg the formality and attention to detail – level of knowledge and responsibility eg economic and tax stuff expected to navigate through. This did seem superficial at times – not always engaged and some appeared by own economic situation (eg on an individual basis).

- **Responsibility**. A lot of work for the chairperson. Easy to see why it is difficult to get people involved without some 'inherent' sense of obligation. Also, with the larger properties, the level of responsibilities seems to increase extremely – amount one is

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expected to oversee with regard to complaints, queries and suggestions. Linked to the sharing out of responsibilities to professionals- lawyers and accountants – reflecting a more targeted and professional approach to certain matters (e.g. after experiences of losses in other associations post –crash) increasingly tightened laws surrounding accountability of *bestyrelses* members, etc. Parcelling out of tasks to outside companies/ individuals a reflection of this?

- **Issue of size** with regards to levels of participation and how the association communicates with its members internally and the extent to which a certain proportion of individuals can remain 'anonymous' re: voluntary contributions etc (May find works differently for smaller associations)
  Familiarity amongst members to the extent where meeting seemed a place to 'catch up'. (When questioned afterwards, appeared to be all the same members that attended last year – distinction drawn between those that can be relied upon to 'get involved' and those who cannot.... Relates to ideas of networks and social capital demonstrating notions of 'us' and 'them', between those, who understand the 'principles' and those who choose to ignore them.... However, also needs to take into account desire to oversee finances in which all members have a stake.
  *Does the introduction of professionals enable those not participating to feel more trusting of votes being carried out on their behalf? (*fuldmagt*) Is this something that has become more commonplace recently?

- **Interesting references to *andelstanke*** being about 'choice' not 'coercion'. Clearly stands as an issue that is on the minds of associations to the degree that it involves discussions taking place at general meetings. Something seen as rooted in reality rather than just an ideology with a finite quality - 'more' or 'less' of *andelstanke.* Even on a large property such as this one, which has taken advantage of valuation changes and has less than a fifth of its members attending the meeting – still the meaning of *andelstanke* is evoked and appears to carry weight.

- **The language issue**. – This was pretty tricky in parts – there were a number of occasions where something was being discussed that I could not keep a hold on, which felt extremely frustrating and embarrassing – and made me wonder, just how much useful material I was missing out on due to this obstacle – in this setting undoubtedly a whole lot! This was one of the reasons why my inability to get hold of the minutes of the meeting was a real disappointment, as it could have not only given me a better insight as to what some of the issues were that I missed, but it also would have provided useful documentary material, which would have been a useful addition to these field notes.

- Despite these problems, felt to be an important experience given that prior to this, my research has taken place on a one-to-one (or small groups) basis. (With interviews). Process of observation has allowed me to gain an understanding of the dynamics between members and visualise how a meeting such as this takes place, and what kind of thing is prioritised on the agenda (and how people respond to these items).However,

clearly just this one example (and e.g. of one of the bigger associations in sample so far). Size undoubtedly affects the manner in which the meetings take place. (Item-wise, atmosphere – this meeting had to be kept to a tight, businesslike schedule due to the number of issues and the process of note-taking, unlike other descriptions of smaller association meetings, which are more relaxed and provide more opportunity for being sociable.