

# Case Study of a Tongan Housing Co-operative

An Exploration of "Social Capital" and  
The "Meaning of Home" in the Case Study of  
a Tongan Housing Co-operative

Karine Shellshear

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## Dedication

This study is dedicated to my father, Alan Shellshear who died earlier this year, prior to the completion of this work, on January, 29<sup>th</sup>, 2001.

My father was a major source of encouragement in a life long journey of education. More than I realised, he provided a beacon of light and leadership, a source of inspiration through his own dedication as a teacher and educator. Even to the last moments of a very gentle life, he offered strength in his belief of one's infinite capacity for ongoing learning. I am grateful to him for passing on his values and inspiring me through his subtle wisdom.

I know that the finalisation of this work, prolonged as it has been, would mean much to him in terms of what he has left behind.

## Abstract

This study sets out to identify the links between people and place, the sense of connection between people and their environments, within the context of a culturally specific, co-operative housing community, “Hope, Faith and Love”.

A major focus is on understanding the ties of kinship and mutual support, the connection of members to other members and how communities of reciprocity serve to improve the quality of life within this model of social housing. The study explores the role social capital plays within the case study with reference to theorists, some of whom suggest that housing co-ops help create social capital (Saegert and Winkel, 1998:p.48).

The study looks to gain understanding of this model from the respondents’ perspective and experience. In so doing, it examines some of the unique cultural qualities of a Tongan housing co-op. The study explores people’s own understandings and meanings of the organisational model, both symbolic and practical, focusing on the “meaning of home” and perceptions of place. The study seeks to understand the significance of the shared relations between people that give substance to the notion of ‘community’.

A key question posed by this study is, why is the model of co-operative housing important to such a community and what is it delivering that is different?

As part of this research process, the respondents are encouraged to tell their own stories as these relate to their experience of housing and culture. Their perspective is told as a migrant people from an outside culture, experiencing housing need that comes from lack of affordability and overcrowding.

These experiences provide valuable insights as to what the co-op model signifies for them, their relationship to the environment, and sense of identity with place.

The respondents’ own narratives about their places of abode, reveals with considerable clarity how such community housing can effectively become a bridge between old and new cultural values, a means of access and integration within the new country, an opportunity for reciprocation and a process for renewed identity.

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**EXPLORATION OF “SOCIAL CAPITAL” AND THE “MEANING OF HOME” IN THE  
CASE STUDY OF A TONGAN HOUSING CO-OPERATIVE**

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## APPENDICES

## The Empty House

The old house felt unfriendly,  
offering no apologies for the undressed rooms  
and the stained wallpaper.

Or for sharing their familiarity  
with others who might come anytime.

This had never been my home.

“They moved”, the neighbours said, “a month ago”.

And I repeated it to an overcoat  
hanging behind the door.

That night I sheltered  
in the empty house tucked into myself  
like an abandoned dog –  
not caring for the advances of people made-  
wrapped in an overcoat smelling of tobacco and grown ups.  
This was my father’s smell, blanket-warm and coarse.

Next day I watched an old lady crying  
and demolition workers putting back the sky.

From “*The Unforgiving Poem*”, (Williams, 1975, 2000)

Max Williams was born in Redfern where he spent a childhood of deprivation and harshness during the Great Depression. At age ten he was put in a home for wayward boys. He ran away after a year, in search of his family house, more importantly his home and family. The house was there, but nothing else. Only the memories attached to his father’s abandoned overcoat filled the emptiness of an empty house. This extraordinary poem reveals much about the very personal fragments of meaning we call home. It’s a good place to begin.

## Chapter 1: Introduction

### The Study Brief

This is a case study of a Sydney based Tongan Housing Co-operative, “Hope, Faith and Love”, focussing on the specific contribution of this model towards cultural integration and the development of social capital.

Whilst the notion of social capital is not new, it is nonetheless a revived concept re-introduced by planners such as Jane Jacobs in the 1960’s and used by modern day theorists for defining perceived value within a community development context, particularly housing.

Robert Putman (1998:p.v) defined *social capital* as,

...the norms and networks of civil society that lubricate co-operative action among both citizens and their institutions. Without adequate supplies of social capital – that is, without civic engagement, healthy community institutions, norms of mutual reciprocity, and trust – social institutions falter.

This study proposes that housing co-ops can play a key role in nurturing “social capital”, counteracting social exclusion and building “sustainable” communities. It explores one case study to consider how,

people draw on their connections to other members of their communities involving trust, exchange, information, and norms of reciprocity to achieve both economic and social goals (Saegert and Winkel 1998: p.18)

As part of this exploration, the study also considers the value of the “meaning of home” for the members of this Tongan co-operative housing community, funded by the NSW Government.

The study further looks at how the co-operative model could counter the “loss of home” (culture, family, language and identity) commonly experienced by migrants in Australia.

The case chosen is within Sydney’s inner south-eastern region. The pilot to this study has further included a small sample from another Tongan/Samoan co-op (Whispering Hope Co-op) and a case study sample from a Filipino Co-op (Kapitbahayan Co-op).

The criteria for selecting the cases is that they are culturally affiliated, funded in line with perceived housing need, within the NSW Co-operative Housing program, are eligible for housing, in terms of economic and social disadvantage, and have chosen the co-operative housing model as a preferred social housing option.

The main case study was selected to explore in depth and understand:

- ❖ Choice of the Co-op Housing model, how the members considered it fitted their needs
- ❖ Evidence of “social capital”, in terms of group cohesion, group values, networks of support and reciprocity, exploring the linkages within and to the broader community
- ❖ “Meaning of home” and associated values of place
- ❖ Perceived quality of life
- ❖ Sustainability, defined in terms of perceived desirability and quality of life over the long term
- ❖ Previous experiences of housing within the culture of origin and in Sydney
- ❖ Capacity for re-creating home and re-building community within the new cultural context

Recent findings by the NSW Department of Housing (DoH), (1999 ) show that Sydney will continue to be a focus for overseas migration,

migrants are likely to continue to represent a large proportion of the applicants seeking housing assistance and many will require culturally appropriate housing (NSW DoH, 1999 p.1).

This study examines the role of co-operative housing as a model for culturally adapted housing, as perceived by the members. It also offers some theoretical interpretation as to its value amongst such communities.

Social planners, such as Sophie Watson, and Alex McGillivray point to the changing social landscape of Australian suburbs that have seen a significant influx of migrants from around the world in recent decades (Watson and McGillivray 1994: p.203). They question how multiculturalism is representing itself within the physical landscape based on dominant Anglo and Australian models and they question how government planning is looking at issues of multiculturalism, change and difference.

Planning and housing policy in Australia can no longer ignore the increasing cultural and social diversity of the populations in cities. This will involve new ways of planning which break out of the rational comprehensive framework which has dominated ... It will mean asking for new forms of participation which are not simply tokenistic, and new ways of thinking about urban and housing form. Just as feminists have illustrated the gendered/sexed nature of planning and housing in Australia, we now also need to examine the ways in which the city is modelled on particular Anglo-Australian notions of how people live (Watson and McGillivray 1994: p. 214).

The study borrows from the terminology of “social capital”, as raised by Robert Lang and Steven Hornburg, from the U.S.A. Fannie Mae Foundation,

identifying the benefits that arise from “strengthening the bonds between individuals and their communities” (Lang and Hornburg, 1998:p.1). As suggested by the authors, such a context offers “a new paradigmatic approach... to improving the quality of life” of other communities and the potential for a positive “set of strategic options that point to new, more subtle housing and urban policies” (Lang and Hornburg, 1998: p.1).

The notion of social capital shares with the co-operative movement a strong sense of communitarianism. Gregory Andrusz (1999: p. vii-viii), an analyst of housing co-operatives in Europe, described co-ops as:

A social form which should no longer be regarded as an alternative of minority concern. The co-operative movement in its widest sense is the form which collectivism as an alternative to capitalism will take in the twenty-first century

Johnston Birchall, British author of “Building Communities the Co-operative Way”, pointed to co-operatives as,

A form well established in other countries... based on the principle which applies consumer control to housing not as owner occupation does, through individual ownership, but through collective ownership or control of dwellings by dwellers (Birchall, 1988 p.1).

Birchall further makes the observation (1988: p.3) that,

Communitarians argue that human nature is inherently co-operative, and that given a chance, people can run co-ops successfully. Their argument for fraternity stresses the need to nurture the seeds of a new society based on small scale, decentralised and self-regulating associations, which are real communities.

Birchall aptly describes the ambivalence within the co-operative housing model, subject to interpretation and a balance of contrasting ideologies.

This same balance of tensions found meaning in the terminology of the ‘third way’, a concept used by Britain’s New Labor, in 1998, that sought to balance between individualism and laissez-faire on the one hand, and old style Government intervention, on the other.

The challenge of the future continues to be one of balance, addressing long term issues of inequality, social polarisation, poverty and environmental degradation, a confronting challenge to any ideology, let alone one that claims to moderate between the extremes.

## Aims and Objectives of the Study

This study sets out to describe the experiences of people from a culturally specific background living in a tenant-managed housing co-operative in inner metropolitan Sydney. The overall objectives of the study include:

- 1) to provide insights into why the members chose this more autonomous housing model and how they perceive it has responded to their needs and those of their community
- 2) to identify if there is social capital and what “added value” has been derived from the co-op housing model, specifically as it relates to the members cultural identity
- 3) to gain an understanding of the ‘meaning of home’ for the members of this Tongan community and their experience of the co-operative model of housing
- 4) to identify factors influencing ‘quality of life’ outcomes that may progress the provision of social housing, for similar communities, at risk of social exclusion.

Using the Tongan Housing Co-op, “Hope Faith and Love” as the primary case study, the research explores some of the following factors, as they relate to identified features of the co-operative model:

- ❖ perceptions of change in lifestyle relative to previous housing experience
- ❖ identification with home and place within the new culture
- ❖ the role of participation
- ❖ the sense of control over housing and housing security
- ❖ the sense of belonging and personal power within the home domain
- ❖ perceptions of how language, customs and culture are accommodated within the co-op community
- ❖ group values, networks of support, trust and reciprocity – if they exist and how they relate to building social capital
- ❖ perceptions of sustainability

## Statement of the Research Problem

Currently in NSW, the place of the co-operative housing movement within the social housing system is not well defined, nor is its value fully recognised. If the co-operative housing model helps re-build communities, as suggested by Birchall (1988) and helps build social capital, as suggested by others (Lang and Hornburg, 1998), (Saegert and Winkel, 1998) then why hasn't it been more successful?

In NSW, there is a lack of research available to demonstrate specific advantages to be derived from the co-operative housing model. Yet, this model remains an attractive housing option to communities experiencing social exclusion, particularly disadvantaged ethnic communities (for example, in August 2000, the waiting list held by the State peak body, ARCH, consisted almost entirely of people from culturally oriented communities (source: ARCH, New Groups, 2000)).

Recent statistics published by the Office of Community Housing (2000), show that the population within co-operative housing speaking other than English is over 37.3%, significantly higher than other social housing models. The question posed by this study is, *why is the model of co-operative housing important to such communities and what is it delivering that is different?*

The struggle for a place within the social housing arena occurs within a broad context of struggle for limited housing resources. Increasingly, social housing is experiencing the pressures of marginalisation. The states' capacity to meet growing housing assistance demand is being eroded by Federal Government policy trends aimed at reducing the guaranteed funding commitment under the Commonwealth State Housing Agreement (CSHA), secure only to June 2003.

The devolution of government housing responsibility to the States and the pressure to perform with diminishing funding guarantees suggests a need for reassessing approaches of delivery and re-assessing the value of community based housing strategies, including co-operative housing, to ensure appropriate responses to housing need.

Recent findings in the UK point to an apparent process of social housing marginalisation, not dissimilar to trends appearing in Australia, pertaining to debates surrounding an ‘underclass’,

Workers are finding themselves trying to retro-engineer community development with limited and ring fenced monies in areas stuck in a long term vortex of social and economic decline (Moran and Kettle, 1999: p.228)

Currently, there is little documentation on factors critical to “social inclusion” and “community well being”, which are pivotal to “underpinning the capacity of individuals to contribute to the economic and social health of the community” (NSW Department of Housing, 1999:p. 1). Nor is there a system that identifies critical qualities for successful, culturally specific social housing, despite clear indicators that such knowledge will be vital to Australian housing policy makers, if the population is to grow primarily by virtue of its migration.

In NSW, the co-operative housing model is a consumer based, participatory model, consisting of groups of self-selected members, approved by Government, most (minimum of 65%) eligible for public housing and willing to invest voluntary time and effort in the management life of the co-operative.

The co-op model, designed to reflect democratic organisation, provides members with maximum levels of participation and control but also relies significantly on “capacity building” and on members’ willingness for ongoing participation. It is a model that involves minimum intervention, yet a high level of accountability to Government.

The model has allowed scope for making appropriate cultural and design choices in the development and acquisition of property. This non-equity form of collective management claims to offer resident members security of tenure and greater control than the private rental market, through member involvement in the democratic decision-making processes of self-management. It is similar to home ownership in that members take full responsibility for the financial decisions and up-keep of dwellings yet without the encumbrance of a mortgage which most of the inhabitants cannot afford. Instead, the co-op body leases, on a long-term basis, from the state and then sub-leases to the members. It is not subject to the same pressure of inflation

as the private market. Members pay 25% of income or up to ceiling rent (the lesser of the two). It therefore remains affordable and secure.

By exploring one model of social housing provision and examining the elements within one Non-English-Speaking-Background (NESB) co-operative community, the study sets out to provide new insights based on members' own perceptions of their housing outcomes and detailing an important future option for migrant communities in need of social housing assistance.

The significance of place and the importance of cultural continuity for the migrant has been well argued by Helen Armstrong,

When the most unifying attribute of a nation is cultural discontinuity, cultural continuity assumes profound importance. ... The multicultural Australians need to be part of the many narratives about places and in the process of understanding their culture in this place, become empowered to participate in the continuity of cultural diversity in sub/urban places (Armstrong, 1994: p.112).

## Significance of the Study

The contribution of the co-operative housing model to social housing in NSW has yet to be documented and is not well recognised. Since its inception in 1985, the sector has only very gradually been expanded and currently forms only 5.5% of the total Community Housing dwelling stock.

Yet there are claims by members and leaders within the co-operative housing sector of the significant benefits to communities of interest that have come together, especially ethnic communities with common ties of language, culture, religion, values and beliefs.

Within the Sydney housing climate, experiencing increasing pressure and growing polarisation, and within a context of high migration necessitating culturally appropriate solutions, the case of the Tongan co-op provides an excellent commencement to a broader study of ethno-specific co-ops. Such a broad study, to be expanded at a later stage, will be able to contribute valuable learning opportunities to social housing analysts and inform the broader social housing system.

What is important here is:

- ❖ to be able to identify and substantiate the notion of social benefit and unique contribution to a migrant community resulting from the co-op model, and
- ❖ to identify the attributes of such benefit so as to further progress and reassess such attributes for other similar communities in housing need.

## Background

Co-operative housing in NSW developed in the mid 1980's. It was initiated by the Federal Government under the Local Government and Community Housing Program (LG&CHP) and administered by the State Government. As a program concept of the 1980's, Community Housing differentiating itself from public housing, was seen by catalysts as a logical extension of a then more radical "community development" approach. Advocates of the community development paradigm focussed on addressing social inequality and looked to community based strategies that would empower participants, strengthen communities and re-integrate people back into mainstream.

By providing a range of housing options that offer a choice of varying levels of tenant participation, advocates believed this would allow people a greater sense of control over their lives and greater dignity. Most importantly, Community Housing was developed to offer locally based responses to housing need and it was seen to be capable of responding more readily to community needs.

As community housing gained prominence in the early to mid 1990's, the future direction and nature of social housing underwent rapid change. As part of a newly emerging community focussed orientation, Government interest looked to providing more local and regionally based responses to housing stress and housing poverty. The Mant Inquiry into public housing in 1992, was significant in influencing a shift away from centralised government provision and more towards decentralised community housing management strategies. Early Community Housing initiatives in NSW were translated into innovative and far-reaching programs - using the Community Tenancy Scheme and the Local Government and Community Housing Program. Co-operative housing, now an arm of the Community Housing Program, was more reluctantly received as a housing option in NSW. The model maximises tenant control and tenant involvement in all aspects of development, acquisition and management. Yet, it is subject to fewer Government controls and, as a model based on volunteer labour, it is perceived as open to greater risks.

Housing co-operatives were never fully embraced by the State Governments that administered them, neither in NSW nor in other States. Co-operative housing was seen to be too specialised, catering for “less in need” target populations than mainstream public housing, or catering for niche markets or marginal populations within the community, not always perceived as appropriate targets of Government. The Alpha House Artists’ Housing Co-operative in Newtown, for example, consisting of a large group of single artists who, although approved as eligible and ear-marked for funding, were held up by bureaucratic delays for a period of more than eight years! In 1991, the Alpha Housing Co-op took action to precipitate an Ombudsman’s Inquiry into the NSW Department of Housing’s administration. The Report essentially condemned deliberate delays by the then Government, in its administration of Co-operative and other Community and Local Government Housing. This, together with the Mant Report (1993) was instrumental in bringing about profound structural and administrative changes to the social housing system in NSW.

Co-operative housing, as a tenant driven movement aimed at maximising the capacity for tenant involvement in all aspects of decision making, offered a challenging alternative to traditional welfare, with members agreeing to an extensive array of responsibilities, in an effort to remain autonomous, self-managing and independent from government intervention.

A growing phenomenon since the 1990’s is that the co-operative model within the social housing context attracted considerable interest from a broad range of ethnic communities, many of whom fit the government’s target of high need. Furthermore, there has been recognition of the relative “success” of ethno-specific communities within the NSW co-operative housing sector. In this respect, the co-op model has been perceived by some to be more amenable to culturally based communities.

Within the Australian context of social housing, this study explores the process of re-integration for the members of this Tongan community considering issues of loss, including loss of income, loss of language, culture, security and a sense of place within an Australian housing context.

“Social housing” refers to publicly funded housing, managed by either State Government, community and co-operative housing managers, or other not-for-profit managers.

The study examines aspects of re-creating home for the study target, focussing on issues of security, affordability and “personal power” within the co-operative housing context where homeownership still remains inaccessible.

The value of such analysis is to be able to break down and identify some of the components of successful integration through social housing, to understand what works for one group, and the circumstances. This helps build a theoretical framework of key factors that might benefit more broadly.

Importance of ‘Meaning of Home’ to the Study Proposal  
Since the 1970’s, the work of Clare Cooper Marcus, formerly of the University of California, Berkley, has had a profound impact in influencing contemporary thinking on the meaning of home. Cooper Marcus has written several books on architecture and community, including *‘Housing as if People Mattered’* (co-authored with Wendy Sarkissian). In a recent book, *‘House as a Mirror of Self’*, exploring the deeper meaning of home, Cooper Marcus calls on the Jungian tradition of psychology to frame a context of understanding home as a psychological state and its relationship to the physical house and the individual’s perception of its meaning. Her work sets the pace for understanding the symbolic meaning of home and its importance to personal identity.

In the context of housing and homelessness, Kimberly Dovey’s, article “Home and Homelessness,” in *Home Environments*, (1985) Marcus, 1995:p189) contrasts the significance of home in a context of potential exclusion:

Home is a place of security within an insecure world, a place of certainty within doubt, a familiar place in a strange world, a sacred place in a profane world. It is a place of autonomy and power in an increasingly heteronomous world where others make the rules.

This depiction succinctly captures the place of importance and familiarity that the notion of home signifies. It sets the context for this study which is looking at the meaning of home, in a situation where housing is hard to access and where the culture is unfamiliar.

For the new migrant, the contrast between the familiarity of the lost home and an environment of unknowns is even further accentuated. That sense of familiarity of place often remains conceptual, and inaccessible. As the literature suggests, the challenge in the new country is one of re-creating home. An even greater challenge is that of re-creating home with limited funds and resources, limited access to language and to networks of influence.

The study of “meaning of home”, offers an appropriate framework for understanding displacement and re-integration of migrant communities into mainstream society and helps explain how people’s identification with home and place, plays a pivotal role in developing sustainable communities.

The research work of Sue Thompson (1996 ) within the Australian context, offers key insights into the experiences of migrant *women* in re-creating the family home in inner metropolitan Sydney. Her work depicts how, “the richness of home, encompassing its multi-dimensional meaning, can help to atone for the losses incurred in the migration process” (Thompson, 1996: p.397).

In this respect, Thompson’s work provides leadership in this area of research, exploring from migrant women’s perspective, their processes for maintaining cultural integrity whilst integrating within the new environment. She looks specifically at how these women exercise power in the private sphere focusing on the importance of owning one’s own home, as a base for new found security.

Significant numbers of migrants today experience exclusion from opportunities of accessing decent and affordable housing within the private market. This is especially so where populations are vulnerable, aged or consist of very large extended families. The struggle against financial hardship and social exclusion is not readily overcome.

The current study focuses on a migrant community that has turned to social housing, specifically the co-op model, when home ownership and rental market opportunities have become financially inaccessible options.

The study of the meaning of home within a social housing context, offers valuable insights to planning and policy development as it concerns future housing for non-English speaking communities.

Roderick Lawrence, UK architect and academic, contends that,

Home is a good subject for contemplation, largely because it is complex, multi-dimensional, and sometimes it is ambiguous. ... In a rapidly changing world it is necessary to develop a contextual understanding of the concept of home which transcends the material characteristics of domestic space to include qualitative dimensions of daily life, and especially interpersonal relationships. These relationships define self, social, and place identities which underlie the meaning of home in precise localities. (Lawrence, 1995:p.66),

In the context of a rapidly changing post industrial society, the notion of home as “our cornerstone of the world...our first universe... an instrument with which to confront the cosmos” (Bachelard, 1969:p.17 in Pallasmaa, 1995: p.135), is perceived to be under threat, destabilised in a world of impermanence. For many, there is limited opportunity for access to appropriate, secure and affordable housing and its implications to health, wellbeing, capacity building and personal control.

Within this context of change, is the struggle to salvage a lost space, the notion of home, a place where one belongs, a focus for challenge whilst it remains a potential locus of disintegration, so aptly depicted by Marshall Berman,

I believe that we and those who come after us will go on fighting to make ourselves at home in this world even as the homes we have made, the modern street, the modern spirit, go on melting into air (Berman, 1982: p.348).

In this respect, an understanding of the meaning of home to one small cultural community offers insight and understanding at a far broader level, that of bridging the distance between cultures, values and meanings, necessary to an Australian multicultural future.

## Chapter 2 - Research Question/Hypothesis

This study sets out to explore and describe the experiences of members of one case study of culturally specific co-operative housing, the Tongan co-op, “Hope Faith and Love”.

The research asks *why the model of co-operative housing is important to this cultural community* and examines what the model is delivering to the participants in terms of housing security and quality of life. The study takes into consideration factors influencing the choice of model, the choice of environment and previous experiences of housing as told from the respondents’ own point of view.

The study explores respondents’ perceptions of the Co-operative, what it has meant to them as members and as part of a culturally based community, and whether it meets their cultural needs.

An assumption of this study is that the model helps strengthen cultural ties and connections within the co-operative community and that this assists people’s integration and participation within broader mainstream society. In this respect, the research explores how language, customs and culture are incorporated in the new cultural domain and how these help to maintain “group cohesion”, a key dynamic to “social capital”. Using the theoretical paradigm of social capital, as defined in the literature review, the study further explores inter-relational networks, how members relate to each other and participate in the co-op community, what keeps them together, what linkages or bridges with the outside environment and in terms of new opportunities outside.

A key area of exploration is focussed on gaining insights into the respondent’s experience of the “meaning of home” within the co-op environment, taking into account associated values of security and affordability, personal control of the home domain, a sense belonging and identity. Given that co-op members do not own their homes but rent from the co-op which in turn has a head-lease agreement with government, the sense of identification with home is a subject of some interest.

The study asks whether the co-op model in this case study is able to address issues of loss: loss of home, culture, family and identity, often identified by

migrant communities and asks about the perceived impacts, in terms of making a difference to the quality of life.

Finally the study asks whether the respondents perceive their housing, within the co-op context, as a long term solution and as sustainable, the assumption being that co-ops can build sustainable communities.

## Chapter 3 - Literature Review

In reviewing the literature for this study topic, five major areas of literature that have been focused on:

- ❖ background context to housing policy provision in NSW - including trends influencing the housing market, affordability and future policy directions;
- ❖ the co-operative housing concept
- ❖ notions of housing and social capital;
- ❖ literature surrounding the meaning of home and its relevance to social integration and identity and
- ❖ concepts of home and security for migrant cultures in Australia and the consideration of housing provision that allows for cultural expression in design and control over the environment.

The literature review sets out to provide a current perspective on Australian housing trends and impacts (Yates and Wulff 1999), (Baum et al, 1999 ), (Berry et al, 1999 ), making some comparison with UK policy directions on public housing policy changes and their impacts.

The review follows the literature on factors of social exclusion and vulnerability, looking to the value of networks of social cohesion as expressed by Baum et al, (1999 ), Cox, (1995), Putman (1998).

In considering the role of Government in meeting the challenges, the research outlines some pertinent solutions put by Berry et al, (1999), Dalton, (1999) and the NSW Government's own policy directions (NSW DoH, 1999). The review then seeks to integrate these insights with international perspectives on quality housing and social impacts as alluded to by Best (1996), Vale, (1996), Peterman, (1996), focusing specifically on the value of resident input.

An important focus of the literature review is in identifying the history and ideology of co-operative housing, as a central focus of this study, taking into account early modelling in northern Europe, Schoenauer, (1991) Woodward, (1991), Mc Camant, (1989), and more recent trends in Canada (Werkele and Novac, 1989), the UK (Birchall, 1988), Eastern and Western Europe (Andrusz, 1999).

The review then examines the literature on social capital, linking this back to co-operative housing ideology. Taking into account Australian thought on the

subject (Onyx, 1996, 2000), and the significant work undertaken by the US Fannie Mae Foundation by Lang and Hornburg ed, (1998), Saegert and Winkel (1998), Temkin and Rohe (1998).

Following from this outline, the review then looks to the literature on the meaning of home and the importance of place for migrant communities. It draws on the work of Rapoport, (1969), Pallasmaa (1995), Violich (1998), Westman (1994), Wikstrom (1995), Beattie et al. (1994), Hage (1997), Thompson (1996), Lozanovska (1994) Richards (1994), and Thomas (1998), giving both an international and Australian perspective on the meaning of home and the importance of place in establishing identity through housing. Some of the findings within the literature review are then later used to back up and strengthen the findings and the conclusions in the final chapters.

#### Housing Background - Context to the Challenges facing Government Policy Directions

In 1999, the Australian Housing and Urban Research Institute produced some significant pieces of research outlining general housing trends in Australia.

These included the following:

- ❖ *Australia's Housing Choices*, edited by Judith Yates and Maryann Wulff (1999).
- ❖ *Community Opportunity and Vulnerability in Australia - Characteristics, Patterns and Implications*, researched by Scott Baum, Robert Stimson, Kevin O'Connor, Patrick Mullins and Rex Davis (1999).
- ❖ *Falling Out of Home ownership - Mortgage Arrears and Defaults in Australia*, researched by Mike Berry, Tony Dalton, Benno Engels and Kim Whiting (1999).

These provide an excellent overview of the trends impacting on Australia's housing market and the implications for future policy directions.

In addition, this section of the literature review compares trends in public housing policy in the UK and Europe, as offered by Richard Best (1996), of the Joseph Rowntree Foundation (UK).

### *Impacts of Change on Supply of Affordable Rental Housing*

In *Australian Housing Choices*, Yates and Wulff examine an environment of unprecedented economic change, impacting directly on the housing market (Yates, 1999: p.1). The research points to changing patterns of home ownership and changing directions in Commonwealth Housing Assistance policies:

Public rental stock, for many years the mainstay of housing assistance, is no longer able to keep up with the steadily increasing numbers of households requiring assistance. This has led to an increase in Commonwealth payments to private renters under the Rent Assistance Program and placed pressure on the private rental sector for low-cost rental accommodation (Yates, 1999: 2).

... A declining home purchaser rate, together with limited growth but increased demand for public rental housing, increases the pressures on the private rental market. From a policy perspective, one of the most important issues is how to most effectively increase the supply of affordable rental housing (Yates and Wulff 1999: p.3)

The decline in access to the home ownership market and the shift away from subsidising publicly owned stock has forced the private rental sector into a defacto role of affordable housing provision, subsidised by Government. Meanwhile, social housing has become increasingly marginalised towards a purely welfare residual role, primarily *only* for those in highest need, with classes of poor prioritisation.

The overall change in policy directions raises some very profound questions for Community Housing that has, with relative success, exercised a community development approach aimed at responding to local housing needs. This has contrasted significantly from a pure welfare model of provision, consistently targeting *only* “those in highest need”.

The push to a more stringent residual model raises issues for the public housing sector, which is faced with a more challenging environment in which to achieve success. The factors contributing to successful models of provision are critical to future directions. Balancing these with the demands of meeting high need is vital to the future success of the social housing system.

### *Concern for Government's Devolution to the Private Sector and the Need for Innovative Reform*

Richard Best, of the Joseph Rowntree Foundation (UK), in an article, “*Successes, Failures, and Prospects for Public Housing Policy in the United Kingdom*” (Best, 1996: p.535) offers an insightful analysis of some of the impacts of policy changes for public housing during the Thatcher years in the UK. The change to a highly residualised public sector in the UK holds important lessons for Australian policy directions.

According to Best, the policy changes under the conservative Government resulted in 30% fewer public housing homes at the beginning of the 1980's, largely due to the sale of publicly owned stock.

Best highlights the development of such policies in a context of “central government decisions based on an inherent dislike of the public sector ... and a desire to roll back the frontiers of the state” (Best, 1996: p.538).

Best also examines some of the strategies exercised in the UK, to boost investment in British rental housing stock, providing 80,000 extra dwelling units for rent over a six years period to 1994, “including tax breaks, the removal of rent controls and restrictions on security of tenure”. Best (quoting Crook, Hughes, and Kemp 1995) argues that such rental stock was:

not targeted at those with low incomes. The tax concessions covered nearly 40 percent of the cost to the landlord company (averaging more than £18,000 per letting), but rents were at market levels and the renting arrangements were only required to remain in place for five years (Best, 1996 (Best, 1996:p.538).

As part of an important move in more recent years, Best highlights,

government policies that have favoured greater resident involvement in management... . These attitudinal changes have been reinforced by the 1993 introduction of a legal “right to manage” ... These can take the form of either Estate Management Boards or tenant management co-operatives. ...In the long run, these changes, which involve a shift in the balance of power toward tenants, may prove to be as important as any other alteration in public housing in the late 20<sup>th</sup> century (Best, 1996:p.545-547).

Best's contribution to the literature review is in terms of his analysis of “a shift in the balance of power towards tenants”, as having had the most profound impact on the provision of public housing. This strategy of engagement is highlighted as key to the context of co-operative housing, based on tenant focused housing. Best's analysis of the impact of resident involvement is a critical focus of consideration for this study. The research examines in greater detail the benefits of such a power shift to a specific subset of participants involved in a high level control over their social housing and the impacts on their quality of life.

### *The Call for Government Intervention in Counteracting Social Exclusion*

The recent Australian research entitled, *Community Opportunity and Vulnerability in Australia's Cities and Town*, by Baum, Stimson, O'Conner, Mullins and Davies (1999), seeks to identify patterns of opportunity and vulnerability and questions “how vulnerable communities might be offered a trajectory out of vulnerability” (1999: p.3). The research calls for strategic actions to offset the consequences that are likely to ensue within vulnerable

communities. Importantly, these actions point to processes that call on local communities:

New initiatives are likely to be needed which engage the local community, providing flexible means for rejuvenating localities by taking due regard of the multifaceted nature of the problems confronting these communities (Baum, 1999:p.3).

The authors strongly suggest that without the re-integration of excluded populations,

one can expect that urban marginality will continue to rise and spread, and along with it the street violence, political alienation ... (etc) that plague neighbourhoods of relegation of the metropolis in advanced society (Baum et al, 1999: p.3).

What is highlighted as being of significant value is,

to document the success stories - the communities of opportunities - to learn from their successes, even to seek to build crucial elements that underpin their performance into strategies that might be appropriate to regenerate the vulnerable communities (Baum et al., 1999: p.3).

In providing an understanding of “patterns of difference”, the authors point to a “complex set of social and economic factors” that are tied to major “demographic, technological and political transformations over the past few decades” (1999:p.4). The focus of their studies ranges from,

questions of *segregation, spatial inequality, disadvantage* or social polarisation to the now fashionably-labelled concept of *social exclusion*... being broader than concepts of ‘poverty’ and ‘inequality’ as it includes ‘not only low material means but the inability to participate effectively in economic, social, political and cultural life’ (quoting Green 1997:515 in (Baum et al., 1999:p.4)

The authors cite the work of Jamrozik and Boland (1993) as using a number of indicators in identifying vulnerable communities and looking “beyond the dimensions of poverty and income...”,

based on the notion that certain population characteristics of demographic, socioeconomic and cultural nature tend to occur together, creating a network and an interplay of causal relationships (Jamrozik and Boland (1993) in Baum et al., 1999:p.6)

The authors refer to “cumulative and compound power differentials” resulting in “spatial division” which is “not simply a socioeconomic one but a class division” (Jamrozik et al (1995) in Baum et al., 1999:p.6)

### *Recognising Key Social and Demographic Factors of Influence*

Baum et al point to a range of factors influencing opportunity and vulnerability and highlight not only economic re-structuring and impacts on employment markets but also key social and demographic factors of influence, highlighting the major transitions identified by Mingione (1996) as quoted in Baum et al (1999, p8):

- ❖ the ageing of the population
- ❖ the weakening of kinship networks

- ❖ declining stability of the marriage contract and an associated increase in single-parent families
- ❖ an increase in migrant groups who may be discriminated against and who may be less able to be integrated into the existing networks of communities

Baum, et al, (Baum, 1999: p.9) rightly identify housing as a major factor in the well-being of individuals and households and they perceive issues of tenure and access to affordable and appropriate housing as “important social policy considerations .... crucial in the web of forces creating community opportunity and vulnerability”.

### *Networks of Social Co-hesion - a Protection against Vulnerability*

Baum et al. emphasises the pressure that is placed on households and communities “who lack the resources to cope, ... resulting in more vulnerable individuals and possibly more vulnerable communities”: (1999:p.8). In summarising this position the authors look to Benassi (1999:p.11) who suggests that,

the best antidote against the progressive slide to a condition of poverty is the upkeep of networks based on reciprocity - that is the household - through which material, symbolic and informative resources circulate and help at achieving social assets.

What is critical here is the identification of factors of “social exclusion” that go beyond economic, and the identification of factors that contribute significantly to the establishment of buffers of protection to both the individual and the community. Specifically, the identification of ‘networks of reciprocity’ and the nature of bonds within communities that help build a ‘social asset base’, are of major significance to this study which focuses on the value of such assets in defining and re-creating ‘home’, within vulnerable communities.

There are parallels here with Eva Cox’s 1995 Boyer lectures entitled, ‘A Truly Civil Society’ highlighting the value of “social capital” and referring to key concepts of “trust, reciprocity, mutuality, co-operation, time and social fabric” (Cox, 1995 ) in contributing to ‘self affirmation’ within a societal context. Her work identifies the “real concerns about loss of social cohesion and loss of faith in the possibilities of solving social problems” and argues for looking at “quality of life and life satisfaction indicators, rather than economic indicators” (1995:p.4).

Professor Robert Putman, of Harvard University also refers to how,

These trends of civic disengagement affect our social well-being beyond some warm cuddly ‘loss of community’. Much hard evidence has accumulated that civic engagement and social connectedness are practical pre-conditions for better schools, safer streets,

faster economic growth, more effective government and even healthier and longer lives. Without it “social institutions falter (Putman 1998: p.vi).

### *Housing Insecurity and Uncertainty - Concern for Maintaining Government Responsibility in Meeting the Challenges*

The recent research, *Falling Out of Home Ownership* (Berry et al, 1999 ) further depicts, “the circumstances of social, economic and demographic change influencing the home ownership market in Australia and leading to greater uncertainty, inequality and insecurity for many households” (1999:p.69).

Berry et al. look specifically at the contraction of the homeownership market, and instability as read in “the apparent rise in the prevalence of mortgage arrears and defaults” running parallel with the unfolding of “smaller government”, described by Dalton (1999) as “the disengagement of the state”.

Of relevance to the current study, are some of the policy implications raised by the authors particularly as concerns Government’s role in “meeting the challenges” requiring “innovative policy interventions” (Berry et al, 1999:p.74). They rightly question the capacity of the private market “to respond to the growing demand” and of sub-markets to “respond quickly and fully ... for lower income and disadvantaged households”. In terms of governments’ perceived role, they depict two areas of potential interest to this research:

Shared Equity. A rediscovered emphasis on flexible shared-equity approaches, possibly in collaboration with large industry operators, may offer an additional means of increasing the supply of affordable housing, complementing traditional reliance on public rental and community housing provision.

Integrated urban planning and design. Government agencies can, potentially, protect and enhance the capital value of housing estates and existing precincts by the efficient and timely provision of urban infrastructure, sensitive land use planning regimes and quality urban design. These outcomes reduce the likelihood of pockets of negative equity emerging, which often trigger mortgage default (Berry, 1999:p..74-75).

### *Identifying Factors Influencing the Success of Social Housing Provision*

Policy staff from the NSW Government’s Housing Policy Unit recently produced a paper entitled, *Directions for Housing Assistance Beyond 2000*, indicating that it is currently engaged in a process of re-assessing policy and strategic directions for the future within a changing and more constrained environment. In particular, it has specified its concern for a system that:

- ◆ provides appropriate access to those in greatest housing need without producing a residualised or stigmatised system
- ◆ is customer based to be responsive to diverse changing individual and community needs but is also consistent and fair

- ◆ improves the quality of life for people assisted by providing affordable, appropriate and secure assistance
- ◆ builds sustainable communities and contributes to the social and economic well being of the broader community
- ◆ is sustainable for providers to deliver
- ◆ provides value for money from the wider community point of view (NSW Department of Housing, 1999:p.14)

The NSW Government further looks to a series of strategies for improving the sustainability of housing assistance programs. Regrettably, though, there is no reflection of emphasis on a “shift in the balance of power towards tenants” depicted by Best (Best, 1996 ) and others as critical to future social housing reform. This point was clearly emphasised by overseas experts in a national conference held in Sydney on the reform of social housing (November, 1999). Nor is there any articulation of design quality, “the ways that design interventions improve the image of public housing in the eyes of residents, neighbours and the general public”, as is delineated by Lawrence J. Vale in an article, *Public Housing Development: Seven Kinds of Success* (Vale, 1996:p. 511) that looks at public housing within a US context.

Vale argues that design awards rarely take into account the social effects of public housing design that ultimately form its most enduring legacy and he notes how,

there is a merging of social and physical... since the redevelopment efforts are social processes as well as physical ones, and they yield social as well as physical results ... . More directly, the success of design processes may be measured by their ability to incorporate resident input in significant ways. ... A key dimension of success in public housing redevelopment is just this - helping the residents become active and influential decision makers in their developments and build their skills to attract additional resources (Vale, 1996:p.513)

The importance of resident input is a factor of significance to this research, particularly as it characterises the co-operative housing model, and is a possible attribute of success contributing to the process of re-integration amongst low income migrant communities, also considered as socially vulnerable targets.

Vale’s article provides useful indicators of the social and physical implications of design and the significance of the role participants play in providing active input and contributing towards the creation of sustainable communities, social cohesion, improved quality of life, whilst maintaining value for money.

The considerations raised by Vale are taken into account within the analysis of this research, with consideration given to participants’ own views and perceptions on the meanings and values of the home within a co-operative

housing context, its value as a social asset and its future sustainability, as engendered by a highly participative model.

William Peterman from the Chicago State University, in the journal “*Housing Policy Debate*”, offers valuable insights into the meaning of ‘resident empowerment’ and the relationship between ‘community empowerment’ and ‘resident management’ (Peterman, 1996:p.473).

What is useful about this article is its questioning of the notion of community empowerment and our expectations of what that means, at the same time examining the usefulness of “resident management as a tool for improving the quality of life of public housing residents” (Peterman, 1996:p.473). It could be argued that this notion of improved quality of life, which also features strongly in the literature on social capital and housing, could effectively be described as a form of empowerment in itself. Such considerations of the quality of life are critical to this research.

### Co-operative Housing

The literature on co-operative housing is primarily focussed on European, North American and British models offering rich layers of analysis on the ideology, the history, the vision and its practice within cultural and political climates within social housing and mainstream ideology.

In a comprehensive compilation of thought and writing, “*New Households, New Housing*”, Karen Frank and Sherry Ahrentzen (editors, 1991) trace the history on early collective and communal housing innovations and the implications for design and delivery. In his chapter, “Early European Collective Habitation: From Utopian Ideal to Reality”, Norbert Schoenauer (Schoenauer, 1991: p.47-69) examines the genesis of early European collective habitation concepts, with consideration given to the visionary and idealistic roots encapsulated in some of the early utopian models. Schoenauer traces the changes in social demand and examines prototypes of communal living in England, Denmark (The *Kollektivhus*); Germany, Switzerland and Austria (the *Einküchenhaus* or kitchenless house), the Russian experiment (the *Dom-Kommuna*) and the Swedish prototype (The *Kollektivhus*). Early collective models were looked to as a means of sharing and therefore easing household chores as well as offering social interaction and support. Protagonists of the Swedish model were also engaged in the women’s emancipation movement

and “saw collective habitation as the liberation of women from household chores, which would lead to opportunities in the work force equal to those of men” (Schoenauer, 1991:p.63).

A further look at communal housing in Sweden, by Alison Woodward (1991:p.71-94), also in “*New Households, New Housing*”, examines the material and social advantage of communal housing. Her work accents the advantages of shared experiences suggesting that, “living communally and sharing facilities could improve the social quality of life... both materially and socially” (Woodward, 1991: p.73). Within this context Woodward refers to “the security of knowing one’s neighbours and a better social environment for all” (1991:p. 73).

Co-housing (*bofællesskab*) in Denmark (McCamant and Durrett, 1989), again in *New Households, New Housing*, depicts co-operative housing as,

A new housing type that redefines the concept of neighbourhood to fit contemporary lifestyles, ... combining the autonomy of private dwellings with the advantages of community living (1989:p. 95).

The developments share a consistent idea about how people can co-operate in a residential environment to create a stronger sense of community and to share common facilities (1989:p. 95). The authors examine what has made co-housing successful in Denmark based on information gathered between 1984 and 1985, visiting 46 projects. Like co-operative housing, co-housing is a grassroots movement that grew out of people’s dissatisfaction with existing housing choices.

The authors (McCamant and Durrett, 1989:p.100) summarise four key characteristics of co-housing of which co-operative housing forms a sub-group.

1. **Extensive common facilities** (of both practical and social benefit): including a central place for eating but also areas for childcare, laundry facilities and informal activities. The common house is perceived as an extension of the private residences.
2. **An intentional neighbourhood design** (that responds to their desire for a sense of community and increased social contact): for example, placing parking at the edge of the site, allowing the majority of the site to be pedestrian oriented and safe for children’s play enhances the neighbourhood atmosphere. Meeting places are created with benches and

tables, and play areas for small children are placed in central locations where they can be seen from the houses or by other people in the vicinity.

3. **A participatory resident process:** residents not only participate in the initial development process of co-housing but also control it.
4. **Complete resident management:** residents remain responsible for ongoing management of the project. Major decisions are made at common meetings, which also provide a forum for residents to discuss issues, to solve problems and to work out differences of opinion.

The participatory development process further characterises co-housing and is seen as a driving force in getting projects built and establishing a community atmosphere (1989:p109).

In considering the application of the co-housing model to a more individualised and private culture such as the USA, the author points to changing ideals and changing demographics as influencing a re-thinking of values.

In the United States, families continue to decrease in size; women work outside the home in ever increasing numbers and a growing proportion of the population consists of single parents, elderly, and single people living alone. Rising housing costs...the transience of the population and social isolation ...contribute to a lack of community support and cohesion (McCamant, 1989: p.123).

By re-establishing a community-based structure, the authors argue that co-housing offers solutions to these various problems that are currently unavailable to individual households and are more effective than institutional programs.

In the same edition, a study entitled, *Developing Two Women's Housing Cooperatives* (Wekerle and Novac, 1989), based in Toronto, suggests strong parallels with the NSW co-op housing model. Wekerle and Novac describe two co-op projects provided under the Canadian Non-Profit Housing Program showing how two groups of women have developed and manage their own housing. The study elaborates on their concerns with community and how these are reflected both in the physical design of the housing and in the social design of decision making and community life (Wekerle, 1989:p.223). The co-ops were planned to meet the needs of the specific target, providing affordable, secure housing in a supportive, safe (and tolerant) community environment.

These projects are representative of housing specifically designed, developed and controlled by women yet are analogous to the needs of other targets in terms of seeking affordable and stable community supports.

The authors state that,

Non profit housing cooperatives, by their very nature, combine two objectives: meeting residents' shelter needs and aiding members in exercising control over their housing (Wekerle and Novac, 1989:p.236).

Participation in co-op management, they observe, is promoted as a benefit for members, an opportunity to learn new skills, usually out of necessity.

Wekerle et al observe that, "creating a supportive secure environment was an explicit goal of this community of women, most of whom had experienced discrimination in the private rental market and threats to their security of tenure". They put a high value on security of tenure along with the ability to control their housing (Wekerle and Novac, 1989: p.239).

Johnston Birchall, author of "*Building Communities the Co-operative Way*" (1988), examines the value system, political ideology and historical context of co-ops in Britain. He has identified the "*richness of kinship and mutual networks*", that exists within communities and sees co-operative housing as a means of re-establishing those networks and re-building communities.

Birchall highlights the theory put forward by the sociologist P.A. Sorokin concerning what he calls 'reciprocated altruism', or mutual aid which summarises what is known about the way co-operative groups behave (Birchall, 1988:p.162). The theory outlines six variables: participation, extensity, duration, adequacy, intensity and purity.

Participation is identified as the key variable with input varying from that of true believers to freeloaders. "There is nothing more important or problematic to the future of a co-op. In a democratic organisation it is ultimately a matter of life or death" (Birchall, 1988: p.163). He points to two separate issues related to participation: "how much contribution people make to the work, and how much control they exercise over the co-op" (Birchall, 1988:p.164).

Birchall offers a useful definition of *intensity* (Birchall, 1988: p.172), that could be likened to more recent notions of "social capital". He describes the "depth of commitment of members to each other, their sense of community" ie socialising, getting on with neighbours, informal gatherings, community

spirit and so on. Furthermore he relates to mutual aid outcomes such as support for the elderly, children and the disabled. It's a variable which can be measured says Birchall without too much ambiguity, using all these expressions as aspects of the same concept. As Birchall points out however, intensity has its flip side – lack of privacy and confidentiality, social conflict, condemnatory attitudes.

Purity refers to members' commitment to co-op principles, which as an ideological base are not always so simple to uphold.

In concluding, Birchall evaluates the role of co-operative housing in bursting the bubble of a few long-held myths:

That owner occupation is the only way in which one can gain consumer control over housing, that council housing is the only way in which disadvantaged people can gain access to decent housing, and that philanthropic housing associations are the only way in which people can gain the advantages of small scale housing management (Birchall, 1988 p.190).

Birchall points to resident control as a fundamental right that has once and for all changed the terms of the debate. “But the question mark that still hovers over co-operative housing has to do with the psychological climate” (1988: p.195).

A.C. Lewin, (1981), in *Housing Co-operatives in Developing Countries*, provides a manual for self-help in low cost housing schemes, and highlights the critical role of pre-co-operative training and education. He looks to the fundamentals of promoting viability and integration, whereby rural migrants can become integrated, identify and adapt to urban conditions. The issue of identification, adaptation and integration by migrant populations is a relevant theme within this study.

Gregory Andrusz offers an erudite analysis of the co-operative housing movement in Eastern and Western Europe, entitled, *The Co-operative Alternative in Europe: The Case of Housing* (Andrusz, 1999 ). He depicts the co-operative movement fitting into the trend towards greater decentralisation, “in which actors play a greater part in the construction of the social orders which they inhabit” (Andrusz, 1999:p.3).

Andrusz examines the role of the state in a number of European countries, post World War II, when the new role of housing was never before as clearly visible.

The toppling of this policy issue from the apex of the political agenda of many countries in the early 1980's, coincided with the anti-statist pro-market counter revolution. The

political debate, which had for four decades centred on attempting a theoretical determination of the boundary between the private and the public (or state) sectors, had shifted rightwards. At the heart of the debate lies the notion of property. ... Since the 1970's the pendulum has consistently swung towards the 'local', the micro or small-scale, which are now more than just rhetorically, the driving motor of governance and public activity. This is readily visible in the shift from macro - to micro-economics and from sociology to psychology: that is, a shift in focus from large-scale forces shaping social processes to individual (household, enterprise) responses to actual events ... reflected in the attention paid to local councils, neighborhoods, community structures and, perhaps above all, the voluntary sector (NGO or Non profit).

He refers to a 'new socialism', which develops dialectically in opposition to the new free marketeers, supersedes bureaucratic statism (Andrusz, 1999:p.5).

The state, claims Andrusz, has demonstrated its inability,

partly because of its vastness and remoteness, to respond to people's needs. It has acted as a fetter on human creativity and inhibited individuals from using their capacity to shape and control their local (residential) and immediate (work) environments. ...

People do not form and join co-operatives for the principle alone. They do so because it represents an effective way of organising... or delivering a service and because, in insisting on an individual's rights and responsibilities, it is more democratic (Andrusz, 1999:p.41).

He provides an insightful analysis of the success and failure of the co-operative housing movement throughout Eastern and Western Europe examining specifically why co-ops have succeeded in Sweden, identified as the 'deviant case' (Andrusz, 1999: p.255).

In referring to Sweden, Andrusz poses the question, why are so many people attracted to co-operative housing? He distinguishes internal arguments focusing on democracy:

Co-operatives are looked upon as democratic organisations. By joining together on equal terms it is held, members of a co-operative can take care of their common affairs in a spirit of participatory democracy, thereby obtaining a sense of shared responsibility, perhaps even personal self-fulfilment (Andrusz, 1999:p.256).

Andrusz then puts the question that if social democratic values play such a highly valued part in the housing debate, why do housing co-operatives play such a minor role in most countries? Andrusz examines the steps of accruing organisational strength and ideological credibility during the inter-war years in Sweden. "Following the Second World War, housing co-operatives became firmly integrated into the new housing policy" (Andrusz, 1999:p.262). He then highlights a number of factors that supported the growth of co-operative's share in the housing market, including: that of having formed a critical mass, institutional conditions, the housing finance system and the support of local government.

After the 1980's, in Sweden, says Andrusz,

Co-operative organisations were now strong enough to compete on equal terms with both rental and owner occupation, co-operative housing was already embedded in the institutional framework of housing... Thus, ideological credibility and organisational stability nourished political and institutional support, which in turn, bred market success (Andrusz, 1999:p.262)

He points to the social ambivalence of the co-op movement indicating that ideologically, co-operatives may well be advocated from a liberal, a market socialist or communitarian world view. In Sweden they have been strongly associated with the Social Democratic Party who in the 1980's adopted a comprehensive housing policy that saw the co-operative movement at the vanguard of social housing (Andrusz, 1999: p.262). More recently in Sweden, however, he points out that the social dimension of co-operative housing has been gradually eroded.

Andrusz emphasises *democratic control* as one of the key principles of co-operatives, usually focusing on the contrasting types of participatory and representative democracy. "Democratic ideals are typically formulated in participatory terms; thus small-scale organisations are said to offer the most suitable conditions for participation" (Andrusz, 1999: p.266) pointing out that, the larger the co-op, the lower the level of participation.

In concluding, Andrusz re-examines the paradox of co-operative housing, asking, "Can we even identify the historical threshold between marginality and integration"? Whilst pointing to the institutional and political framework and conditions of support that were created over time, he looks significantly to the "consistent build-up of social credibility, professional efficiency and solid finances by co-operative organisations themselves, substantially contributing towards a favourable environment ... of mutually reinforcing processes" (Andrusz, 1999: p.272).

Finally, he withdraws from pointing to any general conclusions about the necessary and sufficient conditions for the success of co-operative housing, indicating that the level of complexity in the interaction between actors and institutions is insufficient to elicit such information. Instead he advises that greater attention should be given to "favourable and unfavourable political and institutional mechanisms", relations and their settings, including the housing market, taking into consideration the trade-offs between different goals and aspects of co-operative housing. "After all", he says, "it has to be remembered that co-operative housing is an indefinite concept and a flexible phenomenon" (Andrusz, 1999:p.272-273)

## Social Capital - Key to Improving Quality of Life

Jenny Onyx, Associate Professor in the School of Management, University of Technology, Sydney, has described social capital as a “bottom-up” phenomenon (Onyx, 1996:p.6),

It originates with people forming social connections and networks based on principles of trust, mutual reciprocity, and norms of action. The social capital that is thus created becomes a resource which can be used to achieve collective objectives (quoting Coleman, 1988). Social capital entails mutual participation in collective self-management. It entails the reciprocity of mutual trust. It also entails obligations. Trust occurs when individual rights are respected within the context of social obligations, the responsibility that each bears for their contribution to the common good (Onyx, 1996:p.6).

Networks and norms of trust are said to enable participants to act together more effectively to form shared objectives (1996:p.7). There are strong parallels here with the co-operative model seen as facilitating the accumulation of social capital.

Onyx’s article is useful in defining social capital and also providing an awareness of the flawed idealism of social capital.

She raises the question of the role the community sector plays in realising the civil society and, more specifically, the role of the professional. Importantly, she points to the fact that Australia has few reliable measures to form the basis of coherent policymaking and justify expenditure, as it relates to perceivable outcomes (1996:p.15).

Robert Lang and Steven Hornburg, for the Fannie Mae Foundation’s ‘Housing Policy Debate’ Journal, provide an excellent editor’s introduction to a volume exclusively on the subject of housing and social capital. Their introduction, ‘*What is Social Capital and Why Is it Important to Public Society*’ (1998), defines the term and its relationship to housing and urban policy, offering a succinct overview of the literature in this area.

Significantly, the authors raise the issue of social capital as a relatively under-developed policy resource, highlighting, “the enhancement of social capital as key to improving the quality of life in low-income neighbourhoods” (Lang and Hornburg 1998: p.1).

Like Baum et al, the authors are concerned with the potential for opportunity and vulnerability and highlight factors of people (individuals and communities) and place (location, neighbourhood and housing condition) as a point of focus. They refer to the article by Kenneth Temkin and William Rohe who look at how community makes a difference,

Community is not an empty phrase, but a vital link in promoting healthy and supportive neighbourhoods. ...When social capital is combined with neighbourhood variables ... and housing conditions ... it is a key determinant in predicting neighbourhood stability (Lang and Hornburg 1998:p.9) quoting Temkin and Rohe (1997: p.30)).

This view is strongly supported elsewhere in the literature review, particularly when looking at the literature highlighting the importance of “place” to migrant communities.

### *Designing for Social Capital - the Call for More Intimate, Human Scale Environments*

Analogous with Vale (1996) who depicts social and physical as merging, Lang and Hornburg highlight the importance of housing development and the design of buildings that, “shape the nature of personal interaction and social networks” and they consider how “they may form the type of exchanges that help form social capital” (Lang and Hornburg 1998:p.10).

Regarding public housing projects, they refer to,

New Urbanists attempt to create intimate, human scale environments, or “urban villages,” even in the heart of cities. ... Most important, public housing is made to resemble local market housing. Residents gain confidence to engage the world outside, as the stigma of living in bunker-like projects is replaced by the pride of living in respectable looking homes (Lang and Hornburg 1998: p.10).

Lang and Hornburg also refer to a new design method, an “architecture of engagement” for “establishing ‘defensible space’ ” in public housing (1998: p.10).

Francis Violich, Professor emeritus, University of California, further emphasises,

The new appeal of smaller urban neighbourhoods ... even villages and hamlets because of the ‘intimacy’ they offer and the intense desire for stabilised identity with a place and role in society (Violich, 1998: p.50).

He has made the observation that,

In larger cities, lower income and minority groups find themselves deprived of opportunities for positive and socially productive identity, either within a physical space or within a community of people... (Violich, 1998: p.50).

Violich argues for the need for,

A shift to an attitude of collective caring for communities as a whole ...and the need to re-ignite traditional qualities and capacities to give social and cultural meaning to our overly quantified environments (Violich 1998:p.51).

### *Communities of Connectedness*

The term social capital is portrayed as, “a new dimension of community development” (Lang and Hornburg 1998:p.2) connecting social capital to social policy, within a context of rigorous definition and measurement. In particular, they consider the positive impacts of social capital on high needs

neighbourhoods and the role of social networks, “giving people and communities the connectedness they need to face the new realities of devolution” (*from welfare*). (Lang and Hornburg 1998:p.5).

The authors describe housing as a “major foundation for building social capital” and see the role of government housing policy as “even more critical as power and spending devolve to communities” (Lang and Hornburg 1998:p.5).

They depict connectedness in terms of “the deep social bonds born of the black experience ... or the close knit bonds in places that unite people in ethnic enclaves” and argue for the need to understand social capital by exploring the links between people and places (Lang and Hornburg 1998:p.9).

In this respect, connectedness of people to place becomes a major focus of this study.

Parallel to the USA’s experience, is the issue of Australia’s population growth being predominantly among immigrant and minority groups. In addressing issues of social exclusion and integration, Lang and Hornburg observe that, “linking these individuals to the larger ... community constitutes a major policy challenge” (Lang and Hornburg 1998:p.6).

The work of Violich is of interest in this area because he captures the debate on connectedness and place. “The energy and initiative to be found amongst inhabitants”, he says, “speaks for an intense desire for stabilised identity with a place and a role in society” (Violich, 1998: p.50).

He relates connectedness to design, and the alienation of environments, then specifically looks at the exclusion of minority cultures, of migrant populations within the American context which he describes as having failed to integrate the cultures it absorbs. Violich captures the ‘lost threads of meaning’ for the migrant and the relationship to urban quality (Violich, 1998: p.52) lamenting the general ‘loss of rootedness to place’ identified as a cultural trait. By ‘rootedness’ he also refers to, “that basic sense of connection between people and their environments, their identity with place, that has propelled human advancement” (Violich 1998:p.48).

He makes the following point of importance to this research, stating that,

In most American cities that have received other cultures, these factors induced bland, commercialised city patterns that washed away potentially enriching cultural sources of identity. This point is critical now since immigration is no longer from Europe but

from Latin America and Asia, bringing new different cultural and social patterns to enhance the physical environment. If we're to tap their cultural resources, a more equitable and socially fulfilling pattern of environmental design is needed in our cities and neighbourhoods (Violich 1998: p.51)

Violich's observations are as critical to the Australian context as to the American, given the issues of social exclusion that are likely to arise with growing numbers of migrants from Asia and South America. Within a context of increasing neighbourhoods of vulnerability as defined by Baum, Stimson et al (1999), it is critical that our social housing system and our policy making is able to respond appropriately to the planning requirements of the future.

### Meaning of Home and Importance of the Place for Migrant Communities

This study sets out to explore the role of the co-operative housing model's capacity for creating a notion of home and an opportunity for stabilised identity, looking at how social and cultural meanings are dealt with.

The broad spectrum of literature on the "meaning of home" offers extremely useful insights into understanding the important role housing plays as a key factor in social integration and identity. Some of the literature aptly highlights the experiences of 'the migrant', faced with new meanings and values, new understandings and potentially at risk of isolation and social dislocation.

*The Home: Words, Interpretations, Meanings and Environments*, edited David Benjamin offers a broad spectrum of thought from European thinkers on the subject of the "meaning of home". As a contribution to this book Norwegian architect, Juhani Pallasmaa, in "Identity, Intimacy and Domicile - Notes on Phenomenology of Home", defines the home as, "a mediator between intimacy and public life, a collection ... of images ... which help one recognise and remember who one is" (Pallasmaa, 1995: p135).

"Je suis l'espace où je suis - I am the space where I am", wrote the French author Gaston Bachelard (1969:p37), offering an existential dimension to the notion of who I am with where I am and revered by Pallasmaa as dealing with "the psyche of space" (1995:p.133).

Pallasmaa reminds us that,

As well as being a symbol of protection and order, home can, in negative life situations, become a concretization of human misery: loneliness, rejection, exploitation, and violence (Pallasmaa, in Benjamin 1995, 134).

Amos Rapoport, (1995) in another contribution to the book, entitled “A Critical Look at the Concept of Home”, distinguishes the *house*, "as a social unit of space",

Not just a structure...a cultural phenomenon, its form, and its organisation are greatly influenced by the cultural milieu to which it belongs... its positive purpose is the creation of an environment, best suited to the way of life of a people (Rapoport, 1969:p.46)

Further to this spatial notion of interdependence between self, identity and home, Pallasmaa introduces the psycho linguistic concepts of the Norwegian borne Finn, Frode Stromnes (1976; 1981, 7-29; 1982), who argues that,

Language conditions our conception and utilisation of space. Consequently our concept of home is founded in language; our first home is in the domicile of our mother tongue. And language is strongly tied to our bodily existence, so that the geometry of our language articulates our being in the world.

Home is a projection and basis of identity ... in homes, the mere secrecy of private lives concealed from the public eye also structures social life.

Australian Anthropologist, Ghassan Hage (1997), author of, “At Home in The Entrails of the West”, in the book *Home World*, describes home as "an affective construct" which provides "four key feelings: security, familiarity, community and a sense of possibility" (Hage, 1997:p.102). These four key attributes are central to much of the literature on the meaning of home and are a key focus of this study.

Sue Thompson thesis, *Women's Stories of Home: Meanings of Home for Ethnic Women Living in Established Migrant Communities*, (1996) shows that, “interspersed with stories of bereavement, is the yearning for a lost home and a denied culture” (1996:p.420).

In Thompson’s findings home is,

The vehicle for atonement (in mitigating against loss and dispossession) ...

The principal locus of power, the controllable space afforded to the women by the dominant society. In this arena she is able to be different... (1996:p.421)

Thompson challenges multi-dimensional models of home which declare the physical to be less important. The physical house and garden are seen to be key components of meaning, a locus of power, an aid perhaps in re-constructing lost identity,

The owned house and garden enable cultural continuation in physical ways. ...the physical house and neighbourhood symbolises achievement, in evoking ‘another place’ (1996:p.421)

She specifically emphasises the ‘owned’ home as significant, to attaining a sense of identity.

Research thesis undertaken by Mary Perkins noted that *tenants* also strongly identified with the houses they lived in and moved to. They expressed it succinctly with words like, "it takes a while for my spirit to catch up with where I've put myself – to make a new home" (Perkins, 1998: p.33).

It's an issue for this study because people are both tenant and landlord, yet are not the owner. The model maximises the level of control, without ownership.

Architect, Mirjana Lozanovska provides a sophisticated discourse on the migrant house in multi-cultural Australia (Lozanovska, 1994 )

The migrant house is characterised by a solidity and a form that has the effect of substitution for the mother (land)... The interior recreates metonymic versions of the motherland, the old culture irrupting as decorative clothing, as ornament. The interior a space of femininities ... creates a fertile space of becoming... is a site for the secret language of the family,... the mother tongue is constructed as the unspeakable language of guilt ... which co-exists with the Father's language coming from outside...(Lozanovska, 1994:201)

She goes on to describe the mother tongue language as "symbolic of a secret power" in that it "transgresses the language of the symbolic order". The migrant house, therefore, symbolises a transgressive space,

Both an internal and external threat to the host culture... it marks the point of their (impossible) recognition of difference, and therefore, the instability of their 'host' subject position" (1994: p.200-201).

The house, its perimeter boundary walls, its scale, its orderliness, its presence ... are the instability or borderlines between host and migrant... They mark the site of the difficult relationship between spatiality and language (1994: p.200).

In this study the exploration of one form of expression of cultural housing as depicted within the co-operative model is of interest to the broader planning focus. It provides an excellent opportunity for observation of small scale integrated housing, with strong cultural ties, and one assumes, strong networks of support that hypothetically, add value to those neighbourhoods of connectedness, acknowledge cultural values and allow for enrichment.

### *Importance of The Sense Of Community And The Ambivalence Of The Public Sphere*

Ghassan Hage (1997) gives significance to the meaning of community for 'the Australian migrant', arguing that,

The feeling of community is crucial for feeling at home. Above all, it involves living in a space where one recognises people as 'one's own' and where one feels recognised by them as such. It is crucially a feeling of shared symbolic forms, shared morality, shared values and most importantly perhaps, shared language (1997: p.102).

Given that co-operative housing is essentially to do with small communities and the integration of people and their housing with mainstream society, the study looked to the literature for understanding how community forms part

of the notion of home and what this means for a new culture seeking stability and a sense of identity.

Thompson (1996: p.408) argues that, at a fundamental level, the development and maintenance of self-identity is inextricably linked to place. She looks specifically at how the migrant women in her study, emphasised “the centrality of the private sphere in the context of an unfamiliar and alien public milieu ” (Thompson, 1996:p.397). She found that, “Being away from one’s homeland means that the onus is very much on the individual to maintain her cultural heritage”. (1996: p.406-407)

Thompson emphasises the importance of access to ethnic community support networks (1996:p413) and further identifies how “meaningful relationships are formed and/or maintained within the neighbourhood as the public realm of the home” (1996:p.414). Here the importance of relationships with other community members is stressed, “this is where cultural expression extends into the public realm, and from where a sense of communal belonging can emerge” (1996:p.414)

UK planners, Nick Beattie and Guenter Lehmann (1994:p.77), considering the nature of urban space, link the ‘sense of place’ and its significance to identity and security. They highlight,

the renewed recognition that a stable and imaginable structure of the environment or place, is important to the sense of identification and the emotional security of city dwellers (Beattie and Lehmann, 1994:p.77)

and they put forward the notion that,

We may also find, for instance, that the commonplace single family home can provide the interplay of the public and private realms - or community and privacy - we expect of our cities, albeit on a smaller scale (Beattie and Lehmann,, 1994:p.78).

### *Racism*

Like Violich, Lang and Hornburg, Hage and others, Thompson identifies *racism* as contributing to feelings of alienation and rejection in the public sphere and the ambivalence that prevails in the outside world,

This (racism) continues to permeate the public sphere, thwarting feelings of belonging and power... The dwelling is the site of personal power and influence... Stepping into the neighbourhood is less comforting given its contradictory messages of belonging yet different, accepted yet apart (1996:p.415-416).

A study of the South Australian residents of “Green Views”, by Lyn Richards (1994:p.74), offers a revealing exploration of Australia’s ‘home owning suburbia’, unveiling unwitting attitudes of racism towards migrant families.

She describes the sentiments of Australian residents towards migrants in terms of,

“conditional tolerance”, comments backed by overt assumptions that, to be acceptable, migrants must be assimilated, and ... if the person anglicises themselves to a certain extent, “I’m prepared to overlook where they’ve come from” (1994:p.76).

So it follows, Richards points out, that it is perceived they “should accept Australian values and must not lower the area”.

She noted that ethnic origin became an issue every time people felt that the status of the estate, or the quality of family life was at stake (1994:p.80).

One might assume that such ‘conditional tolerance’ is perhaps more widely spread within our culture, resulting in the nature of ambivalence experienced by the newcomer whose acceptance within the dominant culture is dependent on a high level of conformity that simultaneously risks effacing the migrant’s own cultural heritage. This raises interesting issues for housing provision when considering the role of integration versus assimilation and the implications for housing provision amongst migrant populations.

The literature review offers a synthesis of broad prevailing issues impacting on the future of social housing provision in Australia. It looks at the impact of factors determining both vulnerability and opportunity, and as part of that opportunity, the issue of social capital is perceived as an important determinant. In particular, the literature review highlights the significance of the meaning of place and factors of identity with neighbourhood and community and subsequently with meaning of home, giving special emphasis to the migrant’s perceptions of home and the perception of the migrant home within Australian culture.

### Sustainability

Finally, in looking at key issues surrounding “sustainability”, the work of UK, planning academic Derek Long (2000), from the European Institute for Urban Affairs in Liverpool, offers insightful leads in this area, specifically as it relates to social housing. According to Long, sustainability is defined as:

People continuing to want to live in the same community, both now and in the future ... and it is achieved where people continue to choose to live in a community in sufficient numbers that the housing is effectively fully occupied (Long.,2000::p.5)

His report uses a definition based on residents’ demand to live in a community and he offers a summation of practitioners’ experience as to *nine factors* that make a community sustainable. Long also observes that “none of

the nine factors alone are sufficient for sustainability to occur, and that each factor can vary in its significance depending on individual circumstances” (2000:p.14)

The nine factors are as follows:

- ❖ *The demand for housing*
- ❖ *Reputation or image of the community;*
- ❖ *Crime and anti-social behaviour;*
- ❖ *Social exclusion and poverty;*
- ❖ *The accessibility of facilities, services and employment;*
- ❖ *The quality of the community’s environment;*
- ❖ *The quality, layout and design of housing;*
- ❖ *The extent of community cohesiveness;*
- ❖ *The (social) mix of the community (Long, 2000:p. 8)”.*

Long’s contribution is valuable in identifying approaches that might contribute to future community sustainability. Importantly, he offers some process for developing consensus around an operational definition of sustainability.

A definition of “a sustainable community”, adopted by the UK Housing Corporation (1998:p.38) is as follows:

Social housing which enjoys a continuous healthy demand for letting throughout its projected lifetime without substantial unplanned expenditure.

The Housing Corporation’s list of factors affecting sustainability was mostly congruent with that of Long, highlighting also *tenant relations* as an important consideration of sustainability (1998:p.38). When assessing the sustainability of a new development they consider:

- ❖ Type and number of properties
- ❖ Mix of housing types and tenures
- ❖ Whether there are employment opportunities (over time)
- ❖ Adequate public transport linked to jobs and services
- ❖ Whether local leisure, health and education facilities can serve the needs of the community

- ❖ Commitment of local service providers
- ❖ Whether there is a management plan in place for the property and monitoring arrangements

For the purposes of this study, the work of Long (2000) and the UK Housing Corporation (1998) offer some tangible means of comparison when asking whether the case study can make claims to the notion of sustainability.

All in all, the literature provides a rich contextual framework for coming to terms with the study sample of a, “*culturally based co-operative housing sample*” within the context of social housing. It provides a paradigm for exploring the meaning of home from a cultural perspective, understanding a community and the support networks that add value to the nature of the housing provided. Finally, the literature provides a broad spectrum of data that ranges in diversity from issues surrounding the housing context in Australia, to observations about the meaning of home and its significance to human existence and the enrichment of quality of life values within a public setting.

The research seeks to explore a new area previously unaddressed, to look from resident’s perspective at what co-operative housing development has to offer culturally specific communities in responding to their housing and cultural needs and in assisting people’s general integration within the community. Furthermore, the study seeks to understand “meaning of home” within the context of the co-operative looking to gain insights from the residents’ own perspective.

## Chapter 4 - Methodology

Studies on “the meaning of home” generally fall within the framework of phenomenology, part of a humanist paradigm that has sought to interpret and reflect on meaning. According to Violich, it is:

grounded in careful looking, seeing and understanding. Its primary focus is on human experience and meanings as they are lived (Violich, 1998: p.57)

and it is appealing for this reason.

In selecting an appropriate means of enquiry for the research proposal, the case study method has been chosen to explore, describe and explain the experiences of the participants and how they perceived their co-operative environment.

As such as well as looking at the meaning of home, the study is exploring residents perceptions of the phenomenon of co-operative housing, asking what is the model offering from the resident’s perspective, and how is it of benefit to culture and community?

The study approach has borrowed from the research direction of Robert Yin (1993,1994), who defines case studies as a form of empirical knowledge, drawing from both qualitative and quantitative data (in this case, previous research findings from the literature).

Mathew Miles (Miles 1983) depicts many attractive reasons for undertaking qualitative research:

rich, full, earthy, holistic, real, their face validity seems unimpeachable, they preserve chronological flow where that is important, and suffer minimally from retrospective distortion... (Miles 1983:p.117)

The naturalistic (or constructivist) model developed by Egon Guba and Yvonna Lincoln has been extensively applied in gathering field based data as it “offers a workable rationale for performing significant research in human settings” (Erlandson, 1993: p.9).

The aim, says Erlandson, is to develop “shared constructions that illuminate a particular context” (Erlandson, 1993: p.45). The purpose is to seek to resolve the problem by accumulating pertinent knowledge and information and, in collaboration with the various stakeholders in the social context being studied, to construct meaning towards that ends (Erlandson, 1993: p.49). This is supported by the work of Michael Patton who claims that, “the holistic inductive, anthropological paradigm aims at understanding social phenomena” (Patton 1983:p.19).

Thompson (1996: p.84) argues the case for qualitative research as a means of understanding social reality, grounded in people's experience of that reality. Imperative to securing validity and reliability is the process of understanding and picturing the world, or the social reality as it is for those being investigated, rather than as it may be imagined.

According to Yin,

the case study allows an investigation to retain the wholistic and meaningful characteristics of real life events...(Yin, 1994: p. xx )

The aim here is to explore and understand the community's choice of co-operative housing, perceived advantages or otherwise, and the relation or links between people and place. In this instance, the study sets out to explore a culturally based co-op, consisting of *multiple household cases*. The research seeks to describe and identify perceived outcomes of the co-op model from the members' perspective, exploring themes relevant to social capital and social cohesion; to participation and control, to perceived quality of life and added value.

By added value what is meant here are benefits additional to the securing of affordable housing, such as: acquiring skills; experiencing trust, gaining confidence, having a sense of well being, developing linkages or bonds within the community and neighbourhood, access to employment opportunities, leisure, health and educational facilities.

As part of this exploration, the study explores values surrounding the "meaning of home" in collaboration with the resident members of the co-operative community. The goal is to describe the unique local culture and to analyse how the co-op itself influences the focus of a cultural system.

Yin has indicated that the unique strength of the "case study" approach is the ability to deal with a full variety of evidence ... beyond what might be available in the conventional historical study (Yin, 1994:p.8).

According to Erlandson and Yin, theory emerges from the data rather than precedes it (Erlandson, 1993: p.50). The research questions allow one to develop and explore theory as it emerges from the context under study.

Yin describes the case study enquiry as a form of empirical research "that investigates a contemporary phenomenon within its real-life context" (1994:p.3). He argues that case studies can be based on any mix of quantitative and qualitative evidence. Like experiments they are generalisable

to theoretical propositions and not to populations or universes (Yin, 1994: p.10). The goal as argued by Yin, is to expand and generalise theories (analytic generalisations) rather than to enumerate frequencies (statistical generalisations).

Most importantly Yin highlights that the key value of the case study is to “explain the causal links in real-life interventions that are too complex for the survey or experimental strategies” and to “describe an intervention and the real-life context in which it occurred”. The case study is also able to “**illustrate** certain topics within an evaluation or to **explore** those situations in which the intervention being evaluated has no clear outcome” (Yin, 1994: p.10).

Taking into account the methodology for qualitative analysis of phenomenon and the case study approach by Yin, the research method has sought to:

- ❖ engage in a series of interactive interviews, including focussed conversations with representatives of the whole community and with individual members of a number of households
- ❖ use open-ended questions
- ❖ capture what people have to say, in their own words (using direct quotations)
- ❖ allow for review of draft case study reports by key informants
- ❖ make pertinent observations, on background characteristics, behaviours and the social environment, and
- ❖ collect support data and documentation.

### Unit of Analysis

In this study the unit of analysis, the case-study, is the study of the co-op (as a group) and a study of co-op household representatives, residents, that form part of the housing co-operative, interviewed on an individual basis. These multiple case studies are derived from self-selected household members.

To ensure *reliability*, the research process has been carefully documented, operationalising steps so as to reflect consistency of approach, relevance and rigour which can be re-applied.

For each individual household representative, contact was first made with the respondent, explaining the nature of the study, and a voluntary process. The purpose was also explained in terms of academic research, part of course

requirements, but also as an extension of interest of the Association to Resource Co-op Housing (ARCH).

As part of this process, the respondents were made aware that my role as researcher was quite separate from my position and functions with ARCH.

All respondents were visited in their homes. The interview schedule was used consistently. On one occasion an interpreter from the co-op was put forward to assist in translations. The interviews ranged from between 1 to 2 hours.

Group contact included informal involvement in a garden competition, where each household was visited and each member presented their garden. This was followed by a luncheon celebration. Several weeks later all the members were invited to attend the group interview, at a member's residence, as part of the study. At all times, the process was highlighted as voluntary.

### The Study Pilot

Initially, as a process of testing the appropriateness of the interview schedule, I engaged in a study pilot, interviewing 2 members of Tongan/Samoan Co-op (Whispering Hope) and 8 members of the Filipino Co-op (Kapitbahayan). A total of ten were interviewed as part of the pilot reflecting similar language skills as the main study.

I tested both the interview schedule for the individuals (see Appendix A) and the group questions (Appendix B), taking into account background details and profiles of the members whilst focusing on questions pertinent to the following cluster areas:

**Choice of Model** examining the key characteristics that attracted the members specifically to this model: it tests issues such as cultural freedom; housing quality; perceptions of control and the appropriateness of this model in meeting family/household needs.

**Choice of Environment:** examining the importance of linkages to the neighbourhood and perceived opportunities that the co-op might avail itself of. It then looks to the value of networks and the level to which the co-op has contributed to local community activities and identified the community and the neighbourhood as an extension of place

**Group Cohesion:** following on, the schedule explores elements of social cohesion and group identity – how members came together and how they maintain group cohesion; how they perceive and value the relationships

within their close community and what such relationships mean to them in terms of added value housing.

**Meaning of Home:** the schedule examines what home means to the participants and whether the co-op model has fulfilled the notion of “feeling at home”.

**Individual Impact:** the interview schedule questions what individual differences the co-op model has made to people’s lives taking into account positive and negative impacts as perceived from the participants perspective.

**Sustainability:** finally, the study examines the question of sustainability, in terms of where members would like to see themselves in 10 to 20 years time.

As a result of the pilot study, the questions were modified and streamlined into two sets of interview schedules: one for the group; one for the individual members within the privacy of their home context (See Appendix A & B ).

### The Main Study Method

A significant difficulty to overcome was the perception of my being both researcher and Executive Officer of the Association to Resource Co-operative Housing. In this respect, it was necessary to write to the co-ops indicating that the study was specifically linked to a private endeavour within the context of a university study, although supported and auspiced by ARCH (See Appendix C on Correspondence to the co-op).

More often it became apparent to the interviewee that the questions being asked were not those typically asked by ARCH or by a Government Department. Moreover, the standing relationship of relative trust and rapport allowed for very open, frank and often very moving interviews, which may not have been obtained, had the interviewer been completely unfamiliar to the group.

An undertaking was made as regards the contents of the research being of a confidential nature, not to be utilised without the permission of the group, and being amenable to revision and change prior to being submitted. All the individuals who took part in the individual interviews were given a written copy of their interview for feedback. To protect the identities and preserve their privacy and confidentiality, the interviewee’s names have been changed. Although this option was strongly encouraged, participants saw no reason

for concealing their identity or hiding their views. Finally, they agreed to the protection of privacy.

Following from the Study Pilot, a letter was sent to the Hope Faith and Love Co-op, selected because the co-op met the study brief. That selection was based on the co-op being culturally specific, part of the NSW Co-operative Housing Program, meeting the NSW Government's eligibility criteria and having chosen co-operative housing as a preferred social housing option.

Originally, three culturally specific co-ops were to form part of three case studies. However, time and the limitations of the dissertation, size and expectation suggested that one co-op for the case study would provide a good initial base for exploration of the methodology and understanding of the case.

The study may be expanded at a later stage so as to get a broad overview of a number of co-ops from culturally based backgrounds, as was originally intended.

The Hope Faith and Love Co-op consists of 9 households in various separate, spot purchased houses, between Botany and Mascot. The aim was to individually interview a representative from each household. Only one household was excluded from this process due to the very senior age and language difficulties of the members. The respondents interviewed chose to represent their household. Quite often it was the female head of household who was available. On other occasions partners were present during the interview and took part to some extent (Make and Sion; Suzie and Fono). The Chairperson of the co-op, Ahotaeiloa, is one of the few individual male interviewees.

My understanding of why the women played a more proactive role in the interviews is that they generally had a better grasp of English. It was not, as had been originally thought, because of a more matriarchal family structure, in fact the opposite. Although the women were well organised and came across as strong and articulate, their culture places them in a more subservient position within the family structure, as suggested by the analysis of the interviews.

The group interview consisted of the chair, a male and three female household representatives. Because of the key positions they held, it was felt

that they were able to well represent the co-op as a whole. In general, however, it was my observation that the women played a key organisational role and were often more forthcoming in presenting as the spokesperson for the household. The research therefore has been predominantly with the female head of household members.

In total, the following 10 household representatives were interviewed: Make and Sion; Suzie and Fono, Ahotaeiloa, Heilala, Tima, Fane, Mele, Rawyne, representing 8 of 9 households. Fatai, a Tongan elder, participated as a representative of the co-op in the group interview with Ahotaeiloa, Suzie and Rawyne.

The respondents all received transcripts of their interviews for comment and feedback. No changes were made. Similarly, a draft of the dissertation was passed onto the members for comment and/or amendment and permission for release. This was received and feedback incorporated.

## Chapter 5 - The Findings

The study set out to explore how co-operative housing, within a culturally based housing community, is perceived to meet the needs of the members. As part of this exploration, that documents members' views, the study sought to examine what added value was being provided with consideration given to the notion of "social capital" and in terms of identifying factors contributing to a sustainable community.

The research asks why the model of co-operative housing is important to the individuals and the co-op community.

In addition, the study explores respondents' perceptions of "meaning of home" and the extent to which the co-operative model meets their needs for adequate housing and fulfils their cultural requirements.

### Members' Experiences of Housing Prior to Living in A Housing Co-op

This section sets out to understand where the members have come from, their living experiences within Tonga and within the host culture and to explore the impact that co-operative living has made.

#### *Tonga*

A significant aspect of people's housing experience in Tonga, is that they are allotted land and pay no rent. The land is passed down through the male side of the family. However, "the economic situation of the island is very, very poor", says Ahotaeiloa,

the wages are very low and the building materials are too expensive. Here the houses are more secure and safe. In our island every year we have a hurricane and floods. ... We have to build everything from the beginning, ... we moved into half built houses because we couldn't afford it.

A number of members interviewed recount a difficult existence. For some, there is limited reminiscing over loss of actual housing on the island. "I remember in Tonga we didn't have a stove, we didn't have television, fridges. We grew up in a hard life", says Suzie:

My father (a minister) died when I was 12 and there were six of us, five of us girls and one boy. My mother had a very hard time ... she was 39 when he died. She worked so hard in every way, she was very strong, would go fishing, grow food. ... We lived in Tongan house made from coconut leaves. We had to renew it every year, weave the leaves. These were the men's jobs to climb and get the leaves. Women would do the weaving - it was very hard... There is only one thing I miss - the family (in particular 2 sisters).

For Suzie's younger sister, Fane, who lives in Sydney and shares their mother's co-op house, she recalls a three bedroom family house in Tonga, and remembers the rain,

We don't pay anything for that, ... in Tonga when its raining you can't really go to sleep for the sound of the rain. Don't really miss it ... I still think about my small room in Tonga, it used to be so dark just in the living room and the main room. I would just go there to sleep. That's why it's so good to come here. We miss our homes in Tonga but not that much.

For others like Make and her husband Sion, and also for Rawyne and Tima, there is a sense of loss and nostalgia but it is not specifically related to the housing, more to the aspects of living, the extended family and a supportive, sharing community. For Make and Sion the issues are economic and are about better access to resources and opportunities for their children:

We go there for holidays, its like paradise, no pay rent, we share our food, there are no hassles like in Australia. ... Here it's easier to get a job and support your family. Here good money, clothes, food. Everything is different from our country. But no hassles over there, we have to balance between the two, make a decision. More simple life, but less financial. Pay rent here but can afford other things, access to education, English, clothing for our children

Although Rawyne is a New Zealander, not a Tongan by birth, she is married to a Tongan. As a young child, her mother re-married a Tongan, who Rawyne refers to as, "my abusive step father". At age 10, she was sent to Tonga to live with his family, whilst her mother and stepfather remained in New Zealand. She describes this as,

About as different as going from home-made meat pies to seafood and vegetarian, ... it was hard! A bottle of Fanta was a luxury! For tea you had to pick lemon leaves off the tree.

She is one of the few who says,

If I could survive there, I would go back and live there. The life there is better than here in many ways - it's safer. Here you wonder if the children are going to come back safe. ... How many neighbours here know what's going on or whose children are out there?

For Rawyne, Tongan life signifies a purer, although poorer lifestyle and represents a place of protection and of safety for children. Although life was hard in Tonga, she remembers it as "an excellent experience". Her recollections of place are more about 'home' than 'housing' and focus almost solely on the quality of relations between people, the interconnectedness and care felt for others, the feeling of community and the respect of children.

Whilst having lived in Australia since 1982, Tima also misses Tonga, she misses the family support structure that her parents might provide, particularly in terms of raising seven children. There is a strong sense of nostalgia and longing for her family. The key issue for Tima is meeting the

needs of the children. All her direct family live in Tonga and, unlike the other members interviewed, the conditions she left in Tonga were less harsh than that of others:

My father is a businessman, I had everything I needed in good condition in Tonga. Sometimes it's very hard for me here to grow my children without my parents. In my background I have not many members of the family but here we have many kids (7). It's very hard for me here to do everything. In Tonga I had help ... I send my daughter every year to see my parents. I love and miss them very much. ... If we can't afford for the needs of the kids, we would be better off in Tonga, but it's too difficult for my husband to leave his family here.

For those interviewed the recollections of previous housing in Tonga are more about the way of life, a 'place' of family support, interwoven with a sense of communitarianism and simplicity of lifestyle. Those who recollect their experiences of Tongan housing do not miss the houses, as such. For others, however, there is no separation between recollections of housing, home and family life – the responses suggest that they are interconnected with the quality of relationships and arouse a sense of nostalgia for the family that is missed.

#### *Lack of Affordability in Sydney's Housing Market*

Members' experiences of Sydney's private rental market were highly unfavourable, due to the high cost of rentals. When the Tongan community first moved into the Mascot/Botany area, it was an unattractive industrial area, in close proximity to the airport and associated pollutants. Over time, however, with the demand for housing and the escalation of rental prices, housing costs became untenable even in Mascot and Botany, with this area falling into an area of high demand, the Eastern Suburbs:

My experience was hopeless, says Suzie, because I knew our income can't afford to buy a bigger house. We (13) lived with another family together to pay the rent in a flat, my brother and husband's family. Altogether, we were 7 adults and 6 children living in a three bedroom flat. See how the co-op has helped us! Then after a few years the other two families looked for their own flat, my brother married and moved. Then we (five of us) moved to a two bedroom flat because we couldn't afford to pay for it (the three bedroom flat). One room for us and the other for the three girls. When my in-laws visited we all lived in the same room. (Did they come for long?) – not really, two to three months. Very relieved when the co-op house came.

Elsewhere, Suzie explains that in her culture, when relatives come,

The man (referring to her husband as the eldest in the family), has to look after his uncles, his father's brothers. The girls will go and stay with the cousins. It is important that he looks after the men.

Similarly, Mele's family of 9 lived in a flat with two bedrooms because it was all they could afford. Through Ahotaeiloa, her interpreter, she tells how every 6 months she was told she had to go. "It's very hard to move around with 8

children. With so many children we were squeezed in - the neighbours were complaining”.

“Kids playing”, says Make, “sometimes they (the landlord) would go around to the next door (regarding complaints). Here they are free”.

Similarly, Tima says,

It's different when I live in a housing co-op than a flat. Some people come from the real estate agent every month to look at the property, check if you've damaged something and every year the rent is going up ... The main problem was that it was too small and too difficult to get something bigger. We couldn't get a nice flat because it cost too much without me working ... We didn't think that our flat is our home - because we had to move - because in a flat we don't know how long we're going to stay, we don't take as good care of the properties.

“I've always been a good tenant”, says Rawyne,

The first place we rented leaked like anything and the toilet was out the back - you had to go, rain or shine. You always knew there would be a day where you have to move out, whereas here, you know its long term. I want to die in this co-op!

“Some of the places are terribly, terribly dirty”, says Ahotaeiloa,

If you asked the landlord to fix something - sometimes they don't fix it for months, and months and months. Apart from that the rent is very, very high.

If you didn't pay on time - it made a lot of difficult problems and you couldn't get things fixed. They said it was your problem (Make and Sion).

Heilala and Sia with their 5 children also lived in a 2 bedroom flat because it was all they could afford.

All the members interviewed spoke of the difficulty of renting with such large extended families and very low incomes, affordability being the major issue. Any low rental accommodation usually involved poor living conditions, and a reluctance by landlords to maintain the premises.

Apart from affordability, the obvious issue was size and overcrowding, given that the Sydney market does not cater for large extended families, particularly those on low incomes. Many experienced the insecurity of consistently being forced to move on, or complaints from neighbours as a result of overcrowding.

One member tragically recounted a time prior to the formation of the co-op, where families had attempted to save for a deposit on a home. She describes the pressure she and her husband experienced working long 11-12 hour shifts and barely seeing each other. After two years, (she and her husband had saved \$17,000) the money held by a trustee on behalf of all the families, was embezzled.

It wasn't just us that were affected, it was other families too – it all got embzzled. After that we had no other chance to buy a home. It nearly destroyed our marriage because we'd saved so hard to buy a house. Although it was and still is, a thirst to buy your own home – it was taken away from us ... For us now we don't own a home. This is what has impacted on our children.

We knew we could never save that amount again, to work so hard both doing shift work, me from 3pm to 1 am and him from 2am to 2pm. Basically we didn't see each other. It had a major impact on us, the way we related to each other and our children. We would just exchange the car in the night. We're never prepared to do that again. A house isn't worth it if its going to break us up.

As such, not only was the rental market unaffordable, the housing purchase market was inaccessible, involving more than a reasonable sacrifice to raise enough for a deposit, let alone maintain a mortgage.

### Choice of Model

A number of factors related to the choice of co-operative housing and the significance of this choice were examined in relationship to other models of social housing available to people in high housing need.

For Suzie, a founding member of the co-op, a key factor for choosing the model is the fact that, “you can choose your house, the area that you will live in and select the people in the co-op”.

The group interview offers a succinct picture related to choice of model:

We felt that that was the most suitable for people like us. We don't live in a nuclear family, **we are extended families** with lots of children. ... **Tongans operate well together, more as a community** and therefore the co-op model fits very well.

**Security** was a key issue for choosing the co-op model and the **support** that we give one another, and there are the **financial** reasons. ... Its easier if we have a co-op where we **all speak the language** that we know best. **Language is a culture**. Religion is a culture – this is what we share.

Also we pick co-operative housing because we know that we **can live not very far from each other** – we know we **can stay in one area** (Group Interview).

As such, although long term security and affordability are very important reasons for choosing the co-op model, the capacity to accommodate the extended family structure and to incorporate networks of support, language and culture are vital to the choice of this model. These combined with the scope for locational choice and proximity to each other, are fundamental factors contributing to the choice of this model, as outlined in the findings below.

### *Connection to Family and Culture*

Within the group discussion members relayed the view that the model fitted the culture and strengthened the family structure.

We come from a background where each family has a home, a town allotment, that is where your house is and a bush allotment (about 8 acres) where we cultivate crops. (Group Interview).

Indeed, the interviews depict a strongly communitarian Tongan culture and, in this respect, the co-operative model does fit well. The members of this community expressed the view that they enjoy doing things together: shopping, eating, worshipping, caring for young people, looking after the old, celebrating, singing, performing, mourning the dead together, supporting those in need.

Fane (young mother of 5) daughter of Finau, an elder of the co-op, indicated that, they chose the model because “they liked the idea of building the group”. In terms of culture she refers to the facility of language, which is integral to the co-op,

It helps my mum a lot that in the co-op we all speak the same language. We don't have any other culture than our co-op culture – we don't have to think of other people's culture – it's easier for them (the members)... its easier to look after the older people.

As regards social capital, the community fits well within the paradigm of uncoerced, relational networks, based on family ties, ethnicity, culture and spiritual values. As defined by Robert Putman, Harvard Professor of International Peace, social capital refers to “the norms and networks of civil society that lubricate co-operative action” (Putman 1998: p. v-viii).

“We can stay connected all the time”, says Fatai, a co-op leader, “linked, like leggo blocks, you can form many blocks, build many things out of it.”

The members' strongly perceive themselves as being part of a cohesive team that works together to support the whole. The co-op organisation meets the needs of the culture, allows members to maintain traditions and customs: to have family visitors; special celebrations and re-unions (Mele). The “kids” are supported to sing and speak in the Tongan language; they do their singing together in the Tongan custom; they are taught to read in Tongan,

We make Tongan food to sell – use it to upgrade the children's musical equipment (Tima).

The co-op has made us close – just to have the support of each other, that's what it's done (Rawyne).

It meets the needs of everyone – culturally, yes – big back yard and we've got shelter (Ahotaeiloa).

The analysis shows that children are supported by large extended families of kinship, the security of the co-op allows for more stabilised schooling, because people don't have to move and other members of the Tongan

community support them. The interviews depict a strong cohesive group bonded by language and culture, belief and co-operation.

The relationship to family and culture emerges as a key factor of cohesion that is integral to the choice of this housing model.

When a family is down, or needs help, you'll step in and help. If something goes wrong, our members understand the culture – they step in to help. This wouldn't happen in an anglo co-op culture. For us there is a strong sense of connection with people, there is a very strong sense of linking, sharing and being part of each other – helping each other (Rawyne and Fatai in the Group interview)

Jenny Onyx refers to social capital as, “the informal networks that make things happen” (Onyx 2000: p 4). The concept of a factor that connects people to each other referred to as social capital, was clearly identifiable in this community and will be elaborated on more fully throughout the findings.

In responding to the question, “why did you and your family choose co-operative housing?” there was overwhelmingly consistency, highlighting the family structure as a predominant factor linked to social, locational and cultural networks, integral to the concept of access to long term secure and affordable housing.

Many of the members share similar views to Make and Sione: aside from their housing need, they chose the co-op model because they wanted to be close to their friends and family.

We live in extended families with extended family functions. Families are strong when they can all be together. ... There is the importance of sharing customs and the strength of the family. The co-op allows for an extended family (Make).

This is probably a key factor in choosing the co-operative model, as opposed to other social housing.

#### *Access to a House, Affordability, Security and Location of Choice*

Essentially, the research highlights that people chose this model because it is an affordable option that offers long term security and allows people to live in their location of choice, within a supportive environment. The model is perceived to allow for *continuity*, that is, to live close to networks of connection: schools, churches, shopping areas, but also to friends and relatives that have settled in Mascot and Botany and formed part of an existing Tongan community connected by language and cultural values.

In this way, members are able to preserve their customs,

We retain the things that are important to us, we live close and therefore we can do things that are culturally connected (Fatai and Ahotaeiloa in the group interview).

Also, the co-op is clearly perceived by some as the chance for a “better life for the children” (Tima).

### *Access to Affordable Housing*

“None of the families could afford to buy a house”, says Ahotaeiloa, a community elder, co-op leader, former primary school teacher and grandfather, “it’s the only way we can settle in a house, through the co-operative”.

When I first came, says Ahotaeiloa, I lived like a bird – very, very unsettled because you live in a flat, some landlords are not very good. I felt insecure. ... the rent is very, very high. If you are going to pay \$250 per week – you have to pay it no matter what your income is. They don’t care what you’ve got.

The way we run it, says Make, the rent allows enough for living. ... In the co-op, when my husband doesn’t work, the rent goes down. In a flat (in the private market) it’s a problem if suddenly you’re not working or someone becomes sick because the rent is too high, you can’t afford it. In the co-op, your rent depends on your income, whereas if you’re in a flat, it doesn’t matter what your circumstances are whether you’re sick or not, you still pay the same rent”.

Here (in the co-op), says Ahotaeiloa, its very, very important that you can only pay according to what you’ve got.

Tima, a co-op member, lives in a household of 10 with 5 daughters, 2 sons, her husband and husband’s brother. For Tima, the co-op strengthens the family structure and, as she perceives it, affordability is closely linked to opportunity and the scope for future development:

The co-op helps families to afford housing – helps everything, ... but its especially of help to the children... the house is big enough (4 bedrooms), we can afford to pay for a desk and lamp (for the children to study). The children now have a backyard to play in and its safe for them, a garage to study in. I can now save the supplement/benefit to buy them instruments to develop their talents – before I couldn’t. Their life has improved...The co-op has allowed them to develop their talents which they couldn’t do in a flat. ... The co-op makes a better life for the people in many different things. The co-op helps the family – provides strength and support – otherwise we don’t know what we have in the future for our children. ... Now that we have the co-op we can survive and have a better life.

Suzie previously lived with 6 children and seven adults in a three-bedroom flat. Her attraction to the co-op model was linked to affordability and management control.

For Tima housing affordability translates into opportunities elsewhere, better scope for survival, improved lifestyle and greater freedom. The interview highlights Tima’s clear awareness of the benefits available to her children in the future. She perceives housing access and affordability as powerful factors, which make a significant difference to their lives.

I liked the fact that every family had their individual house and I liked the idea of the co-op running itself, choosing a chair and secretary and how you pay the house off (under the common equity model initially proposed).

We thought that it was the Government's way of helping low income people and that is what attracted us, says Rawyne.

### *Security and a Sense of Control*

Security is a critical aspect for all the members interviewed. As was emphasised many times, “no matter what, whether you are working or lose your income, you still pay 25% - you never lose your house (Suzie)”.

The members interviewed conveyed a sense of control over their housing, in comparison to previous circumstances,

Its different than in a flat where some people come from the real estate agent every month to look at the property – check if you've damaged something and every year the rent goes up (Tima).

Mele is a single mother of 8. She previously lived in a flat with two bedrooms. She was constantly being told to move on. She thought she would be better off to move into the co-op where she can stay and “no more moving”.

Make and Sione also describe access to secure space in terms of affordability and its relationship to personal control,

Here there is enough space for the children and they can study. We have a back yard, and a garage for the children to study. ... Its better than living in a two bedroom flat. If we pay market rent we suffer. A landlord is like a big boss – when we moved into the co-op we became our own boss. Every body is a boss here ... There's a big difference – we are more confident – we know we can live here forever.

According to Jenny Onyx,

The key to social capital is always in the relationships ... it's about drawing on resources from other networks ...the capacity of people working together to take the initiative. It is about people as active participants, not as passive victims (Onyx 2000: p5).

In this respect, the members interviewed perceive themselves as active and no longer passive victims within the private market. Access to affordable housing, to networks of support and a sense of control gives members a strong sense of security over their housing and a quasi sense of ownership that adds to the sustainability of the co-operative. From Fane's perspective, “it doesn't really feel like a co-op house, like there's a boss to the house, it feels like your own house”.

### *Locations of Choice – and Opportunity*

#### **Not Far Apart from Each Other**

As the Tongan community is close knit, strongly connected and based on large extended family networks, “the members all wanted to live in one area”, says Ahotaailoa, “where we're not very far apart from each other”. Elsewhere he says,

There are a lot of Tongan people that live around here. Good to keep in touch, to be close because we have a lot of customs – for example, if someone gets married, you need to be there and to support them, even if you are not a close relative, you are expected to be there. If someone dies we all go there and support them: give money, food. We sing there all night, especially the last night before the body is taken to the cemetery.

Living as a community in close proximity to one another was seen to be an important aspect of incorporating the members' cultural and spiritual needs, which could not be accommodated by other social housing models. Their community life is closely wedded to their religious and cultural practices re-enforcing the importance of location and proximity to family networks.

Heilala, a mother of 5 (including 1 handicapped child), had just started casual work. She is clear, “we didn't want to apply for Housing Commission because its too far out and we didn't want to live far away from here because we're close to hospitals, schools and our family lives around here”.

Make and Sione indicated that they, “liked the Mascot Botany area” because it's close to their family.

We can walk to each other's houses. It's important because we're a community. ... Things go much easier. If we come home late and the children are not here, we walk to Suzie's house we know they are there. They know where to go. If someone is sick at night, we know we can use Suzie's car and go to the hospital at night.

Similarly, Mele (sole parent with 8 children) chose “to live in a co-op house” because “most her friends and relatives live here”, and she wanted to live near them so they could help and support her.

Networks of support and communality as well as access to key locational support and infrastructure offer a sense of protection and safety.

### **Proximity to key Infrastructure**

Make has identified clear locational points of access and networks of interaction that, for her, offer safety and security:

We like the place because its close to the airport, church, work, doctor, school for the children, and our family houses are near. We feel safe. If something happens, we feel safer near our family and friends.

### **The Airport**

The airport was surprisingly a key factor for all the members interviewed, signifying an important locus of place and meaning. Whilst many Sydney residents express the view that they don't wish to live near the airport, for the interviewees, it is a key access point: a greeting place for Tongans coming in and out of the country; a symbolic gateway of entry to receive friends and relatives, and to send and receive gifts. It's accessible by bus and can be cost

effective if you live close by. Importantly, it's a symbolic place of connection and access, a key point in bridging and linking to other communities, and is therefore perceived to be critical to the members.

### **The Church**

The church was also a central factor of locational choice, in that the members all belong to the one Tongan church in Mascot. Even those members who had moved to Bidwell referred to the long hours spent travelling because that specific church was so closely integrated with the cultural community. "It's very important because we love to go to church", says Ahotaeiloa, "sometimes we go to services 2-3 times a week ... we have choir practicing, if I live in Liverpool, how can I"?

Mandy Thomas, from the Research Institute of Intercommunal Studies, University of Western Sydney, has studied the experience of migrant embodiment in order to develop "an analysis of the body as a vortex of meaning in the displacement process" (Thomas 1998:p.74). According to Thomas, "voice and language are thought to be an important expression of the embodied self, the body viewed as an external representation of the internal self". In particular she considers, "the construction of identity after migration", as having "an important spatial dimension because migrants are always in some sense 'out of place' ". (Thomas 1998:p. 75)

At the same time, she makes reference to, "the fusion and integration of two worlds of cultural meanings" and the requirement to "synthesise the numerous views of their own background with the dominant culture" (Thomas 1998:p. 85).

From this perspective, it is reasonable to assume that the Tongan church in Mascot represents much more than a place of worship, but rather the nexus point of integration between the *two* worlds of cultural meaning, signifying the integrity of the old within the new culture. Furthermore, the love of the church, to be part of the choir, to sing, can be viewed as a means of creatively expressing subjectivity, within a process of regulation and integration, whereby indeed one can comprehend the comment that religion is culture, as was identified.

### **The Hospital**

Whilst access to nearby shopping centres (East Gardens by bus) was understandable, access to the hospital was more curious, but as Ahotaeiloa indicated,

It's very important. I feel more secure being near the hospital, I think of the children, if they are sick, its very important to be near the hospital.

This took on greater significance once Ahotaeiloa explained that in Tonga “many children die, because the hospital is not very good, and not only the children”.

As such, being close to family and social networks of people to whom the members feel connected to, is a key factor of locational choice but equally important is the location of infrastructure: schools, shops, hospitals, the church and the airport, as critical loci of access.

All allow for continuity and stability, opportunities for education and development, better prospects for employment, especially for the children. These points of connectedness are perceived to make a difference to the quality of people's lives.

### **Employment**

Not surprisingly, for many households, proximity to employment opportunities features as a key aspect of locational choice, the area providing opportunities for casual labour, shift work and process work but also employment opportunities for the women, some of who have tertiary education qualifications.

According to Suzie,

The man is the head of the family. In most of the families the women are better educated and have better communication skills. Women are better organised, and strong, they act. The men rely on the wives, they don't worry too much. Even at church, its hard to see the men, they are more laid back. The women work and look after all the children and do all the cooking and all the housework. The men help but only sometimes. Women have to be strong and respect the culture.

Suzie and Make were employed in the local nursing home and Rawyne worked in Government. Some of the male heads of household were employed in casual work, less clearly defined. There were both men and women in the co-op not engaged in any employment, including Male, a sole parent of 8, and those who were aged pensioners. In Tonga Ahotaeiloa had been a primary school teacher for 25 years and his wife an assistant librarian.

It was apparent from observation of events and celebrations with the members, as well as during the interviews, that the women played a key role in maintaining social networks. More importantly, the women play a critical role in the survival of the family, and in employment, even if they do not perceive themselves as the head of the family.

When Rawyne, a mother of 6, accepted DOH Housing in Bidwell, whilst waiting for a co-op home, her husband still did the late shift at Mascot, “God knows what nearly happened to him on the road”.

Rawyne has identified that for her, opportunities of employment aren't everything. For her the relationships are as important. For Rawyne living in a public housing estate at Bidwell provided some perceived opportunities. However the major motivational factor for moving to the co-op were the family bonds.

The biggest issue was that my husband was fretting for his family, family values. The children really need to be around their families so that they know that “family” is the most important thing in the world – they have to know that. You can go and do what you like in your life but your family is really all you've got.

In fact, Rawyne indicated that she sometimes missed Bidwell, where, “people treat you as equal”:

Bidwell taught me that you can be a young mum with lots of kids and still have a life. Previously I used to be scared to go to people's houses with the kids (Rawyne has 6). Just because you're poor doesn't mean to say that you are no good. People treated you as equal. People in the city don't do that 'cause their lives go so fast. In a poorer environment they relax – the friendliness you get out of poor people – there is a friendliness you wouldn't realise. Bidwell taught me a lot – that I don't have to be ashamed of who I am. This is who I am.

Nonetheless, the move to the co-op, in a location of better employment opportunities, allowed Rawney access to employment with Government where she receives ongoing training and serves a broader community. Importantly, she now financially supports her family, whilst her husband cares for the children. This is a significant achievement for someone who came from a broken family, was abused and who only later became literate as an adult.

### ***The School***

Proximity to schools was often cited as a factor of choice offering continuity and stability. “It's like the children's home town”, says Heilala, “they like the area”. There is concern that the children have access to ‘good schools’. “If the

children get a good education they can help others”, says Make. For many, the children represent the hope for the future.

“In the co-op”, says Tima (mother of 7),

Our children live in a good house, go to good schools and the parents support them. It gives them more stability, more opportunities. ...I'm very proud of the co-op, it saves money for everything but it's especially of help to the children. I'm very happy that my daughter has become Vice Captain of JJ Cale High School. She is in Year 11. She is the first Tongan ever to become a captain of the school.

Stable schooling in a community of familiarity, offers continuity and the opportunity for integration and acceptance within the broader community. As such, not only is Tima's daughter the first Tongan Vice Captain, Tima's four children have been chosen to sing at the opera house. Her children demonstrate the confidence to engage successfully with the outside world. It's more than a symbolic step in integration and acceptance. More importantly, Tima directly attributes the capacity for her children to enhance their talents to the stability afforded by her supportive housing environment. Her co-op home is depicted as “a doorway of opportunity”.

Within the literature Baum and Stimson (1999:p.8-11) clearly depict the importance of ‘locations of opportunity’ and at the same time have identified the role of ‘networks of reciprocity’ and the nature of bonds within communities that help build a ‘social asset’ base.

The study findings identify the process of bonding and building a social asset base as it relates to key locational factors and social networks.

According to Putman,

Social location, neighbourhood ties represent the place-based end of the social capital spectrum, (combined with) durable, intense and multi-stranded networks (ie where people know each other, through multiple, overlapping networks (Putman 1998: p.vi).

As previously identified, “these social networks give people and communities the connectedness they need” (Lang and Hornburg 1998:5).

### *The Interconnection between House and Land*

For many of the members interviewed, the relationship of the members to the house and land was a key factor of choice, as important as the relationship to the location.

“I love living in this area”, says Fane, (a young mother of five, living with 3 adults), “because there are not very many problems. Its close to La Perouse because my mum (over 80 years) loves going to the beach. When its hot, she wants to be at the beach all day and she loves the place because its close to everything: the school, the shopping centre and the bus stop. There is not much noise and that's it, she just loves the area ...”.

“My mother loves the house”, says Fane, “because of the garden at the back and the back yard”.

The land connects people back to the culture, in that people can express themselves through the land, freely grow food that allows for cultural connection. Many households grow taro, yams, sweet potatoes, sugar cane, mangoes, guava and herbs, foods that are traditional to a Tongan diet, and Ci grass for Tongan dresses.

As proposed by Thompson in her findings on migrant women,

The house and garden provide the greatest opportunity to create a physical representation of a lost culture, a microcosm of the life that has been left behind. This helps to mitigate against the impact of a seemingly alien oppressive and dominant culture, omnipresent in the public sphere. In this way the dwelling surrounded by private open space, is a critical resource; a way of re-enforcing values that are undermined elsewhere; a place where the older order can be re-established and different behaviour, religious practice and linguistic traditions asserted (Thompson, 1996: p.402).

Ahotailoa speaks of his house as “very strong, ... a beautiful place”, built by people “who are very wise” but mostly it is the land he is linked to. One is struck by the sense of freedom and creativity that is evoked, the land perceived as health giving, for one who is older. “I really like this house. The land is very big”, says Ahotailoa,

I love the land, that is why I chose this place because I cannot live without a garden. Here I can plant anything I want. I love to grow in the garden. When we run out of food its always there. I love to see the things grow up in the garden. It makes me happy when I see the creation of green leaves starting. It's one thing that makes me healthy because I can move my body all the time ... I love to touch something and watch it grow. I like to have a cup of tea or coffee in my garden. My wife says “why don't you come and have a rest”, It makes me happy and makes healthy (moving all the time), hand and food, walk here, there, bow down, stoop, then up. If you sit then your muscles get stiff.

The land is perceived as a life force and a means of linking to other people. Food, grown from the land, is passed on to members and others within the community. For Ahotailoa it offers a means of giving but also fits the bridging concept articulated in the terminology of social capital.

It is interesting also that Ahotailoa has used the terminology of the body's movement to describe what Thomas has identified as the “ ‘relocation’ of a migrant people into the new landscape”. Whilst, Thomas refers to the migrant body as a “vortex for displacement”, she at the same time juxtaposes the notion that migrant bodies “articulate possibility and empowerment” (Thomas 1998:p. 75). Growing one's own food, attached to the land highlights this potential.

In line with Bourdieu (1978,1974) in Thomas (1998), she argues that “the body is the basis for distinction between social and class-based groups, because within its gestures and movements is engraved the preferences and predilections of a group” (Thomas 1998: p86). The integration with the land therefore is highly significant, a nexus point of integration between cultures but also a safe place for creative expression.

“I like to give food to others”, says Ahotailoa,

I gave all my neighbours tomatoes. I told them if they ever needed cabbage, lettuce, tomatoes, whatever I have in my garden, they could have. I like to give it away, especially for the old people (in the church and the local nursing home).

It offers a simple and affordable means of linking back to the broader community and also feeling a valued part of it.

“We can’t eat all these vegetables”, says Ahotailoa, “it’s too much”.

I want to support the community. I was a candidate for the Botany garden competition, I didn’t win anything but I think it’s important to make the city look beautiful and be part of the community.

For Suzie, the co-op house and land also represents cultural freedom.

The house I live in now is fantastic, beautiful! ... I like the backyard to grow the flower cuttings, nice smells. I grow mangos and banana tree, taro, frangipanni and the tree the mayor gave me for citizenship.

Access to a nice house and land is perceived as a means of integration with mainstream Australian society, as suggested by her response,

I feel proud to be in a co-op because the Government funded a nice house for me. I know I’m now a real Australian. I know I’m not different... I know I’m the same as them.

Access to house and land from the Government, through a model that maximises freedom, therefore, not only allows for a link back to Tongan food, culture and customs, it also represents a link forward, a bridge towards integration with the new culture. It provides a rationale for services back to the local and broader community.

“I feel inside myself that I’m Australian”, Suzie goes on to say,

And I support the things I can manage, like: meals on wheels; door to door fund raising for the Red Cross; I support the sleep out for the homeless every year – support the kids who do it.

This capacity to “reach out” to the broader community through voluntary services forms a common thread. Within the framework of social capital, it characterises the “bridging” quality but also provides a trigger for strengthening the internal bonds within the co-op. The group interview highlights the double reinforcement:

We're people who are welcoming of others. We hosted students from New Caledonia and Aboriginal people from Townsville, Church people from Victoria – Yarrowonga; Hosted people from the Czech Republic, opened the co-op up to people coming in. Its been a learning experience by other cultures coming. Wesley Mission rang to ask if we would take street kids. We sometimes take in people from the country looking for jobs. We took people from the hospital (Melanesian) who we didn't even know (stayed for one month). The co-op **provides a refuge for people from the South Pacific** and they can eat the same thing that they are used to.

This co-op has done tremendously in terms of community development and **responsibility to young people**, inside and outside the co-op (group interview).

As stated by Lang and Hornburg,

Decent and affordable housing forms the core of this connectedness: secure home (as measured, for instance by homeownership) gives people roots and stabilises communities (1998:p.5).

Although the co-op members do not own their homes, the interviews intimate the highest level of connection with people's co-op dwelling place, a great sense of pride in their homes, their capacity to create, to be part of the land and the community. Significantly, through the opportunities gained, they look to means of reciprocity:

The good thing about the co-op is that they extend the group, they don't just think about themselves, they still manage to help the others, especially the families that come to the church, they still like to help them. They don't just get their houses and stop thinking about other people in housing need, they work to extend the co-op to others (Fane).

The members not only reach out externally, they link internally to help each:

- ❖ sharing of home-grown food
- ❖ looking after each other's children
- ❖ sharing cars and travel
- ❖ carrying out working bees of home improvement for each of the members

This aspect of internal bonding and service back to the community also strongly featured in the pilot study. In particular the Kapitbahayan Filipino Co-op were highly proactive in bridging, linking into to local community activities, such as "Cleaning up Australia" and had become well connected in local political networks, school parents and citizens associations and other community based activities. See Appendix D on the "Kapitbahayan Pilot".

### Current Perceptions of Co-operative Housing

All the members interviewed responded positively to the question "How would you describe your housing now?"

Rawyne's direct response sums it up and expresses a sense of control,

It's bloody comfortable and fitting for my family". , "I don't have a landlord coming here and telling me what to do, 'cause I am the landlord, and I am the tenant and I am the owner".

"I feel more secure here than in the houses in Tonga", says Ahotaeiloa.

The houses here are more comfortable. Here in the co-op there is money for maintenance, everything is insured. Over there you sit on a fence - it's a big problem. If something happens you have to start again, that's the end of it (Ahotaeiloa)

According to Heilala, "Its beautiful, its very big in comparison to living in a flat. The rent is fair because it depends on how much you earn. It is affordable. It meets the needs of everyone".

The members greatly appreciated the fairness of the rent being adjusted to a person's circumstances, to 25% of their earnings, whether they are working or not.

"It's a good house but it gets a bit cold in winter", says Fane.

It's alright now whilst the children are still young. We are thinking of asking the co-op if they can extend the house, extend the kitchen. The house is a bit old but its alright (Fane).

"The house I live in is fantastic", says Suzie,

I really like the lounge and dining room, the style, we have a table to sit and eat. I like the backyard ... I really like my house, the location, where it is, close to the airport, the city, beach, shops... we can pick our relatives up and bring our relatives here ... we have good neighbours, all three of them, we talk to each other - no complaints".

Mele now says she feels "settled and happy because the children have their rooms, no more squeeze".

Tima has identified the benefits with clarity. She says of her housing,

Fantastic - very nice, big enough for the kids. They have a study upstairs... some backyard to play in and its safe for them. Their life has improved. ...Its also better for me and my husband - we prayed for the future of our children and our lives because we don't know the future... we're very happy.

...now that we have the co-op we can survive and have a better life here... The kids feel its their home, ...

We have the opportunity to make the properties last longer in the co-op. We treat the co-op properties like our own houses and look after them to make them last longer. We are proud of the co-op for the fantastic idea of helping people on low incomes...

I'm talking with one of my relatives who is in Housing Commission. She said its very different, she feels uncomfortable. She said I live in Housing Commission, but I feel free for everything. I feel I live in my place - the door is open for me for everything!

Like many of the members, Tima perceives her home as a place opportunity.

The co-op housing signifies freedom: the freedom of affordability; the freedom to stay put; the freedom to speak her own language at home and within her local community; the freedom to express her own culture; grow her own food; and the freedom of her children to bring friends home without feeling ashamed; and her children's freedom to develop and integrate with local children.

There are strong parallels here with Thompson's findings, who identified the capacity to exercise greater control from the advantage of a private separate space where, as a migrant, the individual can cultivate language and culture with the children, protected from an alien and potentially intimidating environment.

Make and Sion also look at how they can utilise the new structures of secure housing to advantage their future opportunities.

Marvellous, there is a big difference, say Make and Sion, It's made more things a lot easier. When you want to borrow from the bank, if you have an address showing how long you've been there, it makes a difference because you are not moving all the time.

There was only one less than positive but very insightful comment, in response to the question "How would you describe your housing now?"

Rawyne describing how she feels about living in social housing,

I still feel I'm treated as a low lifer and a bludger. Where I work (DOH) I was told, well what do you think, you live in a co-op, that's public housing. This isn't public housing, this is my home! People have no right to treat you differently, whether you are on a mortgage, renting privately, or renting publicly.

This was followed by positive comments on affordability and how others help when someone is in trouble. In one of the later questions, "do you feel at home in your co-op house"? Rawyne answers,

Yeah I do. I think basically that the neighbours don't know if it's a co-op or not. I didn't want neighbours to know. I offered to pay for the fence knowing that the co-op would reimburse. But no, this is my home!

It raises an interesting point about the integration of co-operative housing within local market housing and the degree of freedom and anonymity that is derived. It's the freedom of privacy from the perceptions and misjudgments of others, in particular, from the assessment of one's deservingness or otherwise of 'public' assistance.

The responses confirm Violich's insights on the "intense desire for stabilised identity with a place and role in society" (Violich, 1998: p.50). Indeed, the findings strongly suggest that social housing that is well integrated within local neighbourhoods, for the members interviewed, signifies acceptance and success, generates pride and a strong sense of identity with place, as suggested by Rawyne's assertion, "this is my home, this is my house".

The other element of "freedom" is that of personalising the houses, through the land and garden, the furniture, Tongan craft ware and woven rugs.

Rawyne's front garden is characterised by a floral bougainvillea archway and

wishing well. In her backyard there is a large guava tree. During fund-raising, she will sell guava tree cuttings at the church. Her furniture is creatively recycled from various places, the doorways like those of other members, adorned with Tongan curtains, the floors with woven rugs. Like all of the households, she grows Tongan foods, herbs and trees: guava, banana, frangipanni and mango, and the garage is converted as a play area for the children. For all intents and purposes, to the onlooker, it *is her* home.

All of the members interviewed indicated that they *felt* they could treat the houses as theirs, or that it felt like their home, allowing a high level of freedom and security, particularly the flexibility of rental. At the same time members expressed a sense of control over their houses, “it doesn’t really feel like a co-op house, like there’s a boss to the house, it feels like your own house” (Fane).

This concurs with Saegert and Winkel’s analysis of co-operative housing in New York, “the longer length of residence in tenant co-ops testifies to the greater security of tenure they offer” (Saegert and Winkel 1998:p.51)

Then there is also a perceived capacity to improve the quality of living for family and children and a vital sense of belonging and togetherness that is further highlighted in the following sections.

### *Choosing the Place and the Area*

The Department of Housing’s “Resitech” plays a major role in ensuring properties chosen fit DOH standards. Resitech is entirely responsible for the negotiations with real estate agents for the purchase of properties. The co-op plays an active role in identifying properties of their choice, which fit within the parameters of the funding allocation. This aspect of choice is seen as a key factor in developing and maintaining a sense of “home”, as opposed to being allocated a house and it highlights the relationship between people and dwellings and the cultural and psycho-social attributes or linkages they may make.

Under the funding conditions, fairly strict time-lines apply for choosing a property. There are times when the co-op has identified a property and refers it to Resitech and times when Resitech identifies a property and refers it to the co-op.

As the co-op takes on the entire management and maintenance responsibility, it must be satisfied with the condition of the property prior to purchase and that it will serve the members needs. Given the responsibility taken on, the co-op has the right to request reports on the property in the same way that an owner would (pest reports, dilapidation reports etc). The co-op manages the assets and all other outgoings from the rents received.

The interviews show that the early members were all active in choosing their houses. As the co-op expanded (from 6 to 10 dwellings) and processes changed, the extent of direct involvement changed:

“We chose the house and the area”, says Suzie, “because it’s close to everywhere – the church and all three girls were going to the primary school here”.

Similarly for Ahotaeiloa and Heilala, they played an active role in choosing the house because of its proximity to the Tongan community and key locational resources that were familiar to them.

Mele also wanted to stay in the area because the children’s schools were nearby and she loved the house and the area. In her case however, she had to wait for a decision by the co-op, as by then, they had many members on the waiting list, “Most of them liked the house and the place. Finally, the co-op gave it to her”, says Ahotaeiloa as her interpreter.

Rawyne describes herself as instrumental in the expansion of the co-op. Once the funding had been approved, she searched for nearly 6 months. “My agenda was that twice a week, I’d come down to Sydney and hunt through the real estate agents”.

#### *Like Most and Least about Living in the Co-op and the Area*

Most of the responses focused on what people liked not what they disliked. It was a fairly consistent response, even when prompted. People were passionate about the positive aspects and had very few negative sentiments about living in the co-op. It should be noted that many of the comments about “*the area*” have been captured and reported on in the previous section, outlining people’s choice of location. This section focuses on the co-op model itself, not just the house, but the inter-relations, the way in which the members relate to one another, as told from the members’ perspective.

*Working Together as a Team – Like an Extended Family*

Many of the members really enjoyed working together. Speaking of her mother, Fane says,

She likes being in the co-op, working with others. ...I just like the co-op because they pay the rates. ... No, I love working in the co-op, I love working with my cousins because we get along very well and there's nothing to dislike (No dislikes).

For Mele, the proximity to supportive people remains a key issue but she also likes to live in a co-op:

Because we live as an extended family – the co-op members help you even more than your immediate family. When you need help in an emergency, like the light isn't working or the hot water, you don't call your family, you call the co-op, its much closer (No dislikes).

Living like an extended family was also an important aspect for Tima, whose parents and siblings remain in Tonga,

We live together like a family, its better for my kids, The co-op supports us very much... we are proud of the co-op, especially for our family ... the co-op is like a mission for the people – makes a better life in many different things ...provides strength and support. ...If it wasn't for the co-op we would be in a small place. It would be difficult to control the children, brings many problems (No dislikes).

Tima looks to the leverage provided by good housing, in terms of schooling, stability of place and future opportunities. There is therefore a sense of symbolic attachment to place in that it represents the kind of relationships between people and the environment, at an emotionally based level which is at the same time meaningful (distinction made by Dovey, as identified by Rapoport (1995:p. 37).

Susan Saegert, Director of the Centre for Human Environments and her colleague Gary Winkel undertook a research analysis on *“Social Capital and the Revitalization of New York City's Distressed Inner-City Housing”* (1998). They argue that, “the higher levels of social capital found in tenant-owned co-ops have implications for poor households and communities that extend beyond housing quality”. They highlight the work of Briggs (1998) who notes that,

Social capital in communities can support both survival on a day-to-day basis and improved educational and employment opportunities.

Their own ethnographic studies, suggest that co-ops provide social capital that acts as the first line of defence in times of crisis (Saegert and Winkel 1998:p.48).

Make states, that,

The co-op for us is a very good organisation, they (the kids) need to know how it works...how good and how safe it is having the strength of the whole community.

Similarly for Rawyne,

Everyone gets on with everyone and there is no bitching. 99% of the co-op members get along with each other. It's a co-op that when we decide to do something, we do it. ... We all just work together and the houses are close together but not on top of each other (laughs). It's a future for our children!

We're very happy and thankful to be in Mascot, we chose Hope, Faith and Love (Co-op), because we can feel inside that we have an opportunity. ...The co-op has done a big service for us and for our large families (Make and Si).

For Heilala it's the house, "The main thing is I like the house – also we've made friends with people in the co-op, we work together".

For Ahotaeiloa, the thing he likes most is "the spot", inseparable from the relations, the support systems and the people perceived in contrast to a place of potential loneliness and isolation, a place without contact, and of anonymity:

**What I like most is this spot.** This area is very quiet, there is no violence, the people are very good who live around here. Most – I like the Botany area. **I like relating** to a lot of Tongan people here. They are friends and like relatives. You know that when you need help, they are there. If someone is sick, they will **support** them. **Somewhere else, I would be very lonely** – when someone needs help you've got to be there. **Its very important that you are surrounded by people** who **care** about you and support you. It's a terrible feeling to be lonely.

If you live in Mount Druitt – it's a terrible feeling. You miss the people you know, and feel lonely, homesick because you come from another country. If you are surrounded with your friends and the people that care about you, its more healthy – you're not lonely.

In Tonga, everyone is like your family – the area where we live everyone knows everyone and everyone knows you. Here it's only your neighbours (that you know). Some people here don't even know their neighbours. And they don't want to know you, they turn away, they don't like to see you. **We like to help one another** with the co-op. We're not very far from each other – when we have more than enough **we can share with each other.**

As stated in the Group Interviews it is more the sense of connection that is appreciated.

We also get to **preserve some of our culture** by the formation of a co-op community – we retain the things that are important to us – **we live close** together and therefore we can do things that are **culturally connected** (Group Interview).

Kenneth Temkin, Research associate at the Urban Institute in Washington, D.C. and William M. Rohe Professor of City and Regional Planning at the University of North Carolina, authors of an article entitled, 'Social Capital and Neighbourhood Stability: An Empirical Investigation', define,

A society with high levels of social capital (*as*) one in which individuals trust, or feel a mutual sense of obligation toward one another. This feeling of trust, then creates an environment wherein people feel comfortable socialising with neighbours and other relative strangers because people expect others to behave in accordance with social norms that encourage mutually beneficial interaction (Temkin and Rohe 1998:p.64).

In this respect, the interviews highlight the existence of such trust and the sense of comfort that extends well beyond the interactions within the co-op and through to the broader community.

*Fair Rent and Effective Maintenance*

Whilst the capacity to maintain relations and a sense of community featured strongly people also enjoyed the way the co-op works, the capacity for fair rentals that reflect levels of income, rather than market inflation.

Make and Sion like the way the co-op is run, in particular the flexibility of rental. “In the co-op the rent allows enough for living... When my husband doesn’t work, the rent goes down”. In fact, Sion’s illness caused him to lose his job as a security guard.

If anything is broken in here, someone will always come and fix it.... Also when something costs a lot of money the co-op pays for things, like the hot water system which cost \$1,2000. We couldn’t have that money sleeping around or something (Fane).

Similarly for Suzie, “When we had the hailstone, the co-op came and replaced the roof without us having to pay any extra”.

For Mele (through an interpreter) the issue is maintenance,

When you need it most, the co-op gives you help for repairs. Therefore the co-op is like an immediate family, it cares for you, looks after the bills. There is nothing she doesn’t like.

*A Sense of Permanence – Somewhere You Can Call Yours*

Some members articulated their appreciation of the sense of permanence.

Rawyne for example says,

Here although you can’t own the home, no one is going to kick you out. In a sense it’s a solution to the Aussie dream, somewhere you can call yours, you can settle and buy permanent furniture for – because you know you are here for life.

Tima also liked the sense of permanence, now that they don’t have to move all the time, “the parents can look for the furniture to make the house look good”.

For Suzie, there is the sense of identity with place, “I know where I am now”. She also likes the co-op policy, “because the kids will live in this house, they will keep going on living in this house”.

The members liked being part of a co-operative organisation where they could feel connected to each other and experience a sense of permanence that gave them greater control over their lives.

They also appreciated the practicalities, a more humane attitude to rental and an effective, caring response to the maintenance needs of their houses. The elements of trust that exist in the co-op are also highly valued. However,

when such trust is seen to be broken, it can be very hurtful, as was highlighted in one of the three areas of dislike, below.

#### *When Trust is Broken*

Whilst some perceived the co-op as prepared to carry people who couldn't pay the rent on time, others were disappointed and felt the members as a whole were being let down when someone didn't pay their rent or participate in the running of the co-op once they were housed:

Dislike? Even though we're all Tongan we're not all the same. What we discuss in the co-op is confidential – I don't like it when people break that confidence – broken trust – hurtful when individuals say things and misrepresent the co-op.

Some people when they got their houses they just sit back and relax and do nothing. They won't participate in things outside. Because they got their houses they don't want to participate. That's the only thing I don't like.

A few people are behind in their rent. It's not fair because the others do the right thing (Ahotaeiloa).

#### *The Challenge of Fair Selection*

For one member, selecting new people presents a challenge and potential area of conflict, trying to assess what is fair and how best to help others. For some, the process has created pressures and possible tension between members,

It's difficult to choose who gets housed first because its difficult to assess which one is more in need. Sometimes I can't understand – the family with only the father working and lots of kids or the pensioner? Its not really clear to me who has the greatest need. For me the one with the most children is more in need than the pensioner but only some families agree (Suzie).

#### *Insufficient Funding*

What Rawyne disliked was, “that there was not enough money to buy appropriate homes”. She talks of the fact that they ended up with four bedrooms when they actually needed five.

We should have the right number of bedrooms for the number of people. The Government should look at the family compliment and consider what the family needs because you can't look at a young couple and two children and think that its not going to expand. That's having a fixed view of that family's needs.

Such a view of the Government's role is indicative of the cultural differences and differences in perception of need and appropriateness of response.

The above three responses are the only responses to the question of dislike regarding the co-op. Either people were indeed mostly very happy with the circumstances within their co-op or they were not prepared to divulge issues that concerned or disappointed them as part of this study.

Within the Group Interviews people were more forthcoming in expressing their disappointment with Government administration. What they didn't like were:

The changes that Government has done. We try to settle down with one set of rules and the next minute they've changed. Its disharmonising eg the financial systems. Its getting harder and harder. Just when we learn something it gets changed. With common equity – when the Government changed the policy to a rental co-op, our hopes were dashed. They took away the hope of low income people by not letting us buy in. Whatever happened to the great ozzie dream?

We were asked to sign things by OCH that we should never have signed. One family agreed to take a house that we shouldn't have agreed to. It has a major white ant problem – a whole room had to be replaced. Also the driveway is so narrow, it doesn't fit a car.

Members were disheartened by unsympathetic Government administration, which from their perspective had made the system more complex and more difficult to understand for people with limited English language skills.

Members were also extremely disappointed with the long term retraction of the Government's policy position on common equity. When members entered the program, they were attracted to the capacity for part ownership and excited by the prospect of making a contribution to their own housing. Although not entirely withdrawing from its position, the State has made no apparent concerted effort to meet its obligation to any co-op equity model.

### *In Control*

When asked in the group interview, whether the co-operative model allowed members to feel in control of their housing, the decision-making and the environment, people had little reservation about their feelings:

**Yes** within the home environment and in our personal life yes. We **keep an eye on each other's home** so that it doesn't get trashed. We all have our **freedom**. If someone wants to come and stay the night we don't have to ask – we have our freedom.

The co-op isn't going to chase away the children if they've left home and come back. Whereas in the DOH there is a lot of red tape about older kids coming back, they must apply. But an 18 year old (in DoH) can be re-considered for separate accommodation, but not with us – because with us because we don't have the amount of property. Though they **know this is home** though – they can always come home.

We have a set of rules – our own, on how to run things – it gives us a **sense of ownership**.

Individual responses support a perceived sense of having greater control as indicated by the consistency of people's responses in their depiction of the co-op as their home, "it feels like your own house (Fane)", without a landlord, without a boss, without someone telling people what to do. There is a strong sense of identity, "this is my house, this is my home", that characterises a sense of control.

Elsewhere, respondents have expressed the view that they felt they had greater control over their finances, where rents reflect income capacity, and greater control of access to opportunities such as children's education, a space for them to study, access to improvement and progress.

In this sense, there is more an expression of control over 'place' that is much broader than the dwelling space. Rather it's the notion of place that includes location and access to opportunities: the opportunity for education and future employment, or for preserving culture within the home, opportunity for maintaining networks of meaning within the neighbourhood, opportunity for control over language and ties to people with similar values. It also includes access to the new culture – to doctors, hospital, shopping centres, the airport and the church.

Interestingly, the place that people described in terms of exercising greatest control was the respondent's private gardens. This is the space described as an avenue for self-expression, freedom and control.

When asked, no one had made any changes to their house, no extensions or renovations. Suzie had undertaken internal painting, Make and Sion had dealt with the major problem of white ants, Ahotaeiloa had plans for a garden shelter and barbeque. Within the private domain, the main areas of change and over which members felt a strong sense of identity and control were their gardens.

### Meaning of Home for Co-op Respondents

The study set out to examine what traditional qualities of "home" and "place" might consist of for a culturally specific co-operative such as the Hope Faith and Love Co-op. In particular, the study sought to understand how the co-operative housing model provides a channel for social and cultural meanings, an opportunity for strengthening identity, a place and a role within a new social context of "collective caring".

In exploring the 'Meaning of Home', respondents were asked what home means to them and what is important for feeling at home. They were then asked whether they felt at home in the co-op. The study also takes into

account people's previous experiences of other housing, asking if there is anything they miss and still think about.

Other sections of the interview schedule explore members' previous experiences of housing prior to living in a co-op, on the island of Tonga and elsewhere.

This section sets out to integrate the respondents' previous housing experiences with their current perceptions of co-operative housing and with their impressions of "home" and of feeling "at home" within their co-op dwelling. Within this section the study asks about people's sense of home and whether they feel in control of their environment.

Ahotaeiloa has very eloquently depicted the meaning of home for him. Linked to this notion of home are elements of self-identity and acceptance within Australian culture:

You can start everything from home, your family, your living. **Home is the only place you can start from.** You cannot start your family and your life living in a flat (a temporary rented place). **Home is the starting point of a new life, for you and your family. Before anything else in your life, it's the very first thing you need.**

It means a lot for me to have a house because it makes me feel as though I belong here in Australia, especially for us in a new country. It means that you don't feel rejected, that you're accepted. You know how they say, "There's no place like home". **There is nothing else that makes you feel that good.** It makes you feel that you're a **human being**. Without a home you feel that you are nothing. Even if you have a degree or are a millionaire, if you don't have a home, you are nothing. It's the very first thing in life. With plenty of money but no home - you can't be happy. **Home is a place where you can live permanently, where you know that you are going to live for the rest of your life, where no one is going to move you after six months time.**

For Ahotaeiloa home is conceptual, cognitive and social, not just a physical space - it symbolises a place of potential, of opportunity, a place of upbringing and of new beginnings, therefore a place of self-expression and control. It is also for Ahotaeiloa a place of integration and acceptance within Australian culture, a place of security and permanence, and a place of self-image and self-identity, that "makes you feel that you're *a human being*".

'Home' for Ahotaeiloa, links directly to a state of being where the interplay of public and private realms - or community and privacy, is clearly evoked.

One notes that for Ahotaeiloa, and reflected throughout the interviews, a flat is not a home. A house is a home and a house is something one owns. For Ahotaeiloa, having a house makes him feel that he belongs. However, there is some degree of ambivalence about Government's unresolved position on "common equity", an issue that emerges in a number of the interviews.

### For Rawyne,

Home means stability – somewhere that my children can come home to. It's an Ozzie dream that is beyond your reach but in a sense within your reach – not being able to buy your own home, a place where no one is going to kick you out. And here, although you can't own the home, no one is going to kick you out. In a sense it's a solution to the Ozzie dream, somewhere you can call yours, buy permanent furniture for, because you know you're here for life.

Security of tenure is a key element of connection with home for Rawyne and others interviewed. Her sense of home is tied to a notion of permanence and security, offering continuity and stability but also the sense of belonging, “somewhere you can call yours”.

For Make, home is also a place of up-bringing, in particular, a place of protection and safety, a sanctum, and place of nurturing, “home means being like a mum, like a mum and dad with their children – you feel safe, secure, cheerful, content – protected”. For her husband however, home means something quite different, “home means progressive living – improvement”, scope for opportunities.

“It's always important to feel at home”, says Fane using the cliché “ ‘home is where the heart is’, ... because you always feel of a place to go back to. That's where your family comes to visit. That's where love is”.

For Fane, home is a place of relationships with family, starting with a cognitive and emotional notion of space (a centre of love). Then she relates back to the physical space, a shelter (whilst maintaining the emotional dimension), “its always good to know there's a home for your kids – its good for them to feel that they have a home – that there's somewhere for them to grow up. One good thing is that you don't move”.

For Suzie, home is a place of self-expression, a primary setting of identity, “Home is the place where you feel you belong to, your mind, body and soul. What is important is to feel free and secure”. The notion of feeling free relates closely to that of feeling in control.

For Mele (through a translator), home is signified as a state of being, “feeling settled” and “having a house like this where they can afford to pay the rent. It means a lot to her because her dream is fulfilled. She feels safe for herself and her children. Safe, settled and relaxed, no more worries”.

For Tima, “In a good home means a better life for the family ... It improves their (children’s) life and is good for their future”. Like Ahotailoa, it is a beginning, a place of potential and of opportunity, at the same time reflecting the identification of self with the home. “People are happy”, she says, “because they feel for all the houses as the co-op’s houses, their houses”.

For Heilala, home means freedom and independence, again the capacity for self-expression, “We feel independent, we’re able to do things freely. Even though we know it’s not our home, it feels like our home – for feeling at home is to feel free”.

As the findings suggest, the subjective, emotive dimension of home relates symbolically to the physical dwelling. However, what defines it as home is the degree of freedom, the sense of belonging, the potential for relationships being nurtured, the capacity for a secure future, for integration and the scope for access to local resources. It is also the feeling of community which Ghassan Hage (Hage, 1997:p107) has described as “crucial for feeling at home” and a critical aspect of sustainability.

In response to the question, “Do you feel at home in your co-op house?” the response was invariably in the affirmative:

“Yes I do, I do feel at home because I feel secure, the system of the co-op makes me feel secure. I know if I need help the co-op will support me”.

“Yeah! ... ’cause it feels like your own house (Fane)”.

“Oh yeah sure, (I would) never say no (Suzie)”.

“Yes (Mele)”.

“Oh yes very much (Tima)”.

“Yes, we feel at home in our co-op house. We don’t know about the next 20 years but we see the difference now (Make)”.

“Yeah I do – this is my home (Rawyne)”.

“Yes, although you pay rent but yes (Heilala)”.

Amos Rapoport refers to, “linking the settings in that system (home) through systems of activities, including their latent aspects” and,

Identifying the desired relationships between the group in question and the system of settings. The evaluation of that system in terms of values, ideal schemata, norms etc., results in its environmental quality being judged as positive, neutral, or negative. As a result certain decisions, choices, modifications, etc., are made and relationships established with these systems of settings which may be those subsumed by ‘home’ (Rapoport, 1995:p.44).

As understood from the interviewees’ selection of the model, as it corresponds to the relationships with their community and locations of choice, home is more than the subjective elements of well being and

integration: security, stability and belonging. It also has its locus within the key elements of priority, that of having house and land in close proximity to each of the other members and within locations of opportunity, as identified by the members.

## Group Cohesion

### *Commitment to Participation*

Given that the co-operative housing model requires a high level of participation, it was important to explore members' own perception and understanding of participation and 'group cohesion' as it extends to critical co-op activities (selecting new tenants; allocating houses; collecting rent; dealing with arrears; maintaining assets; administration and book-keeping; responding to Government accountability requirements). Hence the interviewees were asked, "how do you participate in the co-op community?"

Suzie, describes her contribution in terms of having put in the initial energy:

When we first started the co-op, I attended every meeting. I am the one who give the co-op its name ... Now I take part a bit less than before. I work hard. None of my kids are working. I have to support them too. But I still love our co-op - they are the best!

For her there is the tension between supporting the needs of the co-operative and those of the individual household, particularly if members are working shifts which is the case with Suzie. She also alludes to the difficulties of the administrative work required, "English is our second language, we're not perfect, we believe God will help us".

In fact, at the time of the interviews, the co-op had been employing a manager to administer rent collection and bookkeeping and to keep a breast of Government policies, at the same time maintaining communication and correspondence with Government. The manager, an Australian, is married to a respected Tongan leader in the Tongan community and between the two they have maintained the co-op's management systems and provided communication and feedback to the co-op on Government requirements. The co-op manager however, was in the process of retiring having reached 65 and accomplished initial goals for the co-op.

For Mele a mother of 8, not working, through her interpreter I learn, "whatever the co-op needs her to do she does it. For example going to meetings, making decisions at meetings, participating in celebrations".

Fane's contribution is to take her mum to the meetings and, "whenever they do a garden competition or house competition, I help my mum clean the house and the garden. I love preparing the house anyway".

As such, although the co-op employs a manager, the co-op maintains regular meetings and participation in the major decision-making processes.

According to Tima, "the co-op is good for working together. We know each other, we help each other – every thing we do is good. Because its good we are proud because all the houses are the co-op houses...".

Specifically, Tima talks of helping others through working bees. Every family has the members come and undertake a rostered working program and "they do whatever the family needs them to do, the members go and do it".

The activities involve:

Cleaning the windows and cutlery, helping to clear the garage of leaves and renewing the roof of the garage. For every house we have a working bee – even the old people join in – do the rubbish and clean the windows.

According to Sion, "we don't find any problems – no confusion, we follow the rules. We stick together and walk straight".

A critical aspect of group cohesion and participation in the co-op is the capacity to offer skills and continuity to the children. Again, people like Make refer to maintaining the traditions of the past, at the same time using co-operative organisation as a means of consolidating existing structures and strengthening the team:

We want to teach our children our own customs, we can't let them go at 16 like they do here. We want to train them, show them how we've survived from many years ago. We want them to know how good the co-p is going. think about their own life and find their own place, its more safe in a co-op, they can work like a team...they need to know how it works. If my son and daughter work together they can be stronger.

For Rawyne, participation is about, "having a say" and influencing decisions with her own knowledge, "I attend regular meetings, I voice my opinions very well. I used to attend ARCH meetings but I still find the time to attend co-op meetings to share the knowledge that I've got".

For Heilala who is the Secretary of the co-op, there is also a strong sense of commitment to participation,

In our co-op I try to participate as much as I can. I'm the secretary. Sometimes I go to the workshop whatever I can manage, if I have time. We try to work together, like the maintenance, or arranging the garden competition, or responding to the correspondence. It goes to John (the manager), but he always rings up and we talk about what has to be done. It's a lot of work. Most of us understand. Fatai (John's wife) helps also with the translation.

Similarly for Ahotaeiloa, there is a strong sense of commitment to the co-op and responsibility,

I am the Chairperson, I run the meeting. If anything happens in the co-op, I go and talk to people. Whatever problem arises in the co-op we deal with it. At meetings, we don't say by name who is in arrears but I have to know their names from John, so that I can talk to them privately. Sometimes with John but often by myself because I am the Chair.

If people need anything or have repairs or any problems, they need to come to me before they go to John. I go to training and conferences – most of the time, they don't want to go, so I go.

Ahotaeiloa accepts the role of leadership within the co-op and takes responsibility for some of the more demanding tasks, such as bringing people in line who are in rent arrears or representing the co-op at times when others are less prepared to do so.

In line with Saegert and Winkel's findings, citing Ruth Rae's research (1997) on co-op 'Ownership and Equity',

Tenant co-ops very infrequently resort to evictions for non-payment of rent. ... Usually loss of income because of job loss, illness, marital break-ups and other personal setbacks are met with understanding and a deal is worked out (Saegert and Winkel 1998:p.51).

Similarly, within this co-op, certain elements of group cohesion are based on a degree of tolerance and a preparedness to carry quasi-weaker members. As stated by Ahotaeiloa, "we should not all be classified in one team, one bottle. We have differences like any other culture".

When asked "What now keeps you as the members together? ", the response in the group interview referred to the co-op's primary goal,

One goal – to work together, co-operate, we're committed to doing it. We don't like everything that we have to do but we know that we need to do it for the sake of everyone. We know we have to make sacrifices to make the co-op work. Sometimes you just have to bite your tongue for the bigger purpose, the big picture. You've got to weigh up the balance and run with it.

Once again, there is a strong sense of communitarian spirit. People are prepared to make sacrifices for the better of the whole, as suggested, due to a sense of personal commitment and fulfilment, they work to support what can be understood as the accumulation of social capital and they consider their relationships to be "good". "We have our disagreements, have heated discussions when we need to but basically **we all want to see things run smoothly**".

When in the group meeting, members were asked, how important participation and involvement is and whether this had worked well, it was seen as a vital element to the survival of the co-op:

Its really important not only for the co-op but for the community as well. Everyone has their ups and downs but so far its worked well. If you know someone who has a gripe against each other, its forgotten by the next day. And the same is reflected in people's personal relationships.

In particular those interviewed saw it as important that, “participation” isn't just within the co-op but extends to the outside community and in particular to others in housing need. “We have accommodated a lot of people in housing need. The members have expanded their capacity to help other people in need and **this is what we call home**” (Group Interview).

### *Commitment to Building Community*

The members describe themselves as “reaching out” to others, playing an active role in the community that might make a difference to other people's lives. As such, when the group were asked whether they were involved in any local or neighbourhood activities, there was a broad spectrum of involvement, closely linked to ties with the church and a belief in serving others, including other new groups seeking to access the co-operative housing model. In their response, they describe their active participation in:

Botany Council's garden competition, performing for Carnivale – and setting up stalls; dancing, performing and singing for senior citizens. Members volunteer in some the schools, in the P& C. Helping out other groups to establish another co-operative.

Without this co-op the church wouldn't function – we helped more than anyone else – **we are serving the church and the community**. We host people for free through the church – we have done a fair share in this community. **21 students came from New Caledonia and we agreed to host them all**. Take the relatives of French Polynesians family who have been sent to RPAH hospital for 1 month. We don't expect them to pay their way.

Have helped out with Whispering Hope (other South Pacific Islander Co-op) who are largely Samoan which has helped them improve their knowledge.

In an ‘Empirical Investigation of Social Capital and Neighbourhood Stability’ Temkin and Rohe (1998), refer to, “an identifiable spatial and symbolic environment”, as a key element to forming social capital. They further identify ‘interaction’ as a fundamental feature of social capital, measured by the degree to which people “visit one another” and the ‘linkages’ that exist, identified by the extent to which “residents form social ties with people outside” (Temkin and Rohe 1998:p.64).

As suggested by the interviews, the members experience a strong sense of obligation to one another and are able to extend that to the environment where they freely socialise with others and give time and energy to improving circumstances for others which are within their domain of influence. As relayed, they feel they are able to make a difference to others.

The commitment to community building has previously been raised in the section “The Interconnection between House and Land” linked to a sense of acceptance and reciprocity, the desire to give back, link to the broader community and extend opportunities.

### Individual Impact

The research sought to explore the kinds of differences that living in a co-op had made to people’s lives. The question looked for changes to quality of living, asking “What sort of changes or differences has living in a co-op made to you?” An interesting aspect about this question is that some respondents thought the question was aimed at their personal state of being, and whether they themselves had changed. Often they responded that they were “still the same person”. The question was put again in terms of their quality of living. “It doesn’t change me a lot”, says Fane, ... “more changed security and quality of life”.

Suzie however felt that she had changed and recounted how the experience of receiving a Government house had made her feel Australian, “the same as *them*”. She could now reciprocate through services to others.

Mele described feeling “more settled, relaxed, and doesn’t have the problems she had before ... becoming part of the co-op has met all her needs (as a sole mother), financial, housing, security, becoming settled”.

Tima saw changes happening for her children – her daughter working in Essen Real Estate and doing a TAFE course in real estate. “They have a meeting for the kids in the co-op so they can learn what’s going on”.

For Make and Sion they feel it’s made, “a big difference, far more better – the only difference we could make now is if we won lotto or wanted to be a millionaire. The main change is rent, the way we run it – since we start the co-op. I like the way we run it every month”.

Rawyne did not consider it had made any difference, “no difference, more knowledgeable. I’m still the same person, we’re still the same. The biggest impact is that of security and affordability”.

Similarly for Heilalas, “We’re still the same – we live happily because we get a freer life in the city. The kids are happy, we’re happy. If it wasn’t for the co-op we might still be in the same thing or in a house that costs too much”.

Ahotaeiloa reflected on the differences, saying

I think it’s changed a lot. My family and I feel a lot better. I can only live in a well-organised life if I am secure and my family is secure and we feel happy and well. If our income goes down our rent goes down. That makes me feel secure.

Much better, much, much, better, especially in Australia because in Tonga we don’t pay rent, everyone owns the land ... it goes from blood relatives to blood relatives – immediate family, just boys. That’s what I like about the co-op, no hierarchy, everyone is equal, everyone has a say before you decide anything.

The research suggests that there were fairly profound changes to people’s quality of living, to their sense of well being, their feelings of security and stability, the opportunities in their life. Then for some, like Ahotaeiloa and Suzie, there were changes to their sense of personal identity, in terms of feeling more a part of Australian society.

### Sustainability

Throughout the interviews, the responses suggest a high level of commitment to the co-operative housing model and to each other, intimating that people saw their co-op housing as permanent, a long-term option and something that they would personally remain committed to. Respondents were specifically asked whether they saw themselves “in the co-op in ten or even twenty years from now”. The question was designed to gauge whether the members saw this model as sustainable in the long term. There were no respondents indicating that it wasn’t an option over the long term, not unless they won the lottery, or were able to purchase a house of their own.

“Yes I can live in the co-op for that long”, says Fane (23 years old), “ but if I can buy a house of my own I would buy a house of my own. What would be different, not much but if I can afford it, I would go for it”.

“Yes, yes”, says Mele, “Where else can I go? Only to paradise”.

“Yes”, says Tima, “from now on, we teach our kids what the co-op is doing.

“We’ve been here seven years. Yes, we hope to see ourselves here in ten, twenty years”, say Make and Sion.

“Yes”, says Rawyne, “unless the children and myself win lotto”.

“Yes I do”, says Ahotaeiloa, “because I look to being in the co-op for the rest of my life, where else can I go? Except if they take all the houses”.

Heilala and Suzie both simply answered, “Yes”.

The responses strongly suggest that other options are limited, that people see their housing as long term and secure and see themselves in their co-op home for the long run. As such, unless, as was put, fate and good fortune intervene, members see themselves as remaining in the co-op for life. Some also see the co-op as an ongoing option for their children who they consider will offer their skills, training and education, to help support other members.

Within the group interview, respondents were asked how they perceived the co-op in ten to twenty years time:

Flourishing. Hopefully we'll have some ownership – and seeing a lot of improvement. We hope our children own their own homes. But if they end up unemployed or in a situation they will have the skills to manage the co-op. We look to better communication with government departments.

I'd like to see Government recognise the importance of the co-operative housing model/system – how well the co-op is able to serve people in housing need. **The importance of having this kind of housing compared to others is that it gives people the capacity to freely serve other members in the community.**

It is apparent throughout the interviews, that the co-op is seen as a positive and sustainable option for the future. For some, the yen for one's own home remains the only option for consideration beyond the co-op and an aspiration some hold for their children.

Respondents are clear that, if they could own their own homes, or even part own their co-op dwellings, this would be a preferred option to the current head lease from Government. It would also allow for a greater sense of security and permanence beyond political or administrative change, viewed to be unstable and at times erratic.

## Summary and Discussion of the Research Findings

### Comments on Choice of Model

The choice of affordable, self-managed housing, for this co-op community, from their responses, is seen to devolve power and stabilise the community. In addition, the houses are well integrated with local market housing. For the members, the research strongly suggests that access to locally integrated housing, through the co-op signifies acceptance and success, generating a sense of pride and a very strong sense of identity with place whilst at the same time, protecting language and cultural traditions of the island.

Similarly, Thompson's findings highlight that,

Being away from one's homeland means that the onus is very much on the individual to maintain her cultural heritage. This further explains why the physical dwelling space is so important ... This private separate space is controllable and can nurture the traditions that are not supported in the public space... The domestic sphere is a safe place to speak one's first language and encourage children to gain fluency. Language is perceived as a key to cultural continuation (1996:p. 406-407)

The study further suggests that for this community, the integration of housing within locations of familiarity and opportunity may counteract social exclusion and allow for social development and improved quality of life, for both adults and children.

Understanding the relationship of social capital to people and place, and the issues surrounding opportunity of access, is clearly fundamental to the impact on quality housing outcomes and their effectiveness. In this study, however, the development of social capital is highlighted by the experience of being a migrant. The factors of common language, culture and religious beliefs give strength to a framework of communality, and maximise the utilisation of the co-operative housing model.

### Comments on Members Experiences of Co-operative Housing

The interviews suggest that people's experiences of living in co-operative housing were very positive, and indicative that they had made significant gains, not just from having housing security but also as members of an organisation where they each had an equal say in the running of the co-op.

The study further suggests that the members experienced a greater sense of belonging and personal control than in previous rental housing.

Certainly the elements of social organisation that define social capital and facilitate co-ordination and co-operation for mutual benefit, can be identified.

Overall, the analysis implies a strong sense of connection and of basic trust and loyalty to the co-op. Language, cultural affiliations and ties of support and caring allow the members to operate, “like an extended family” and support such connecting.

The study further suggests that there is evidence of the co-operative housing model providing stability and a sense of permanence, safety and protection to this community. Not only do members describe their circumstances as more secure, they also relate to having greater opportunities for healthier living, education and employment.

Although there is an indication of some incidences of rental arrears and of poor participation, the more predominant experience is one of feeling part of a supportive community.

Similarly, the housing is not always appropriate or adequate to people’s needs but, for most members, is significantly compensated for in terms of location to key infrastructure and networks of support and familiarity.

For all the members interviewed, the housing provided through the co-op is described as a most significant improvement on respondents’ previous circumstances within the private rental market, both in terms of the housing conditions and affordability. The study suggests that the change to co-operative housing has made a significant difference to the members’ quality of living and to opportunities elsewhere in their lives. The study concurs with the findings of Saegert and Winkel that, “social capital, even among very poor tenant populations, can add value to government investment in housing” (Saegert and Winkel 1998: p.48).

### Comments on the Meaning of Home

Those interviewed shared intimate understandings of home related to a range of both symbolic and pragmatic meanings, rooted in cultural and

linguistic derivations that served to deepen understanding and appreciation of the meaning of home.

As suggested by the research findings, the co-op model offers a secure housing system that allows for choice and for personalization and hence a deep sense of connection with 'home' and traditional 'culture' whilst at the same time signifying opportunities for integration and belonging within Australian culture. This, in a sense, allows for re-assessment of both old traditions and new influences and the freedom to best choose.

In this study, 'home' is significant in the context of a chosen place, a spatial dimension chosen by members. Such choice signifies an extension of self, access to familiar networks, valued institutions, significant in their attributed meaning in that they serve to reinforce the sense of home, the system of values, norms and ideal schemata that induce feelings of security, continuity and sustainability.

The location of arrival and of connection to people of the same culture, value system, language, beliefs and kinship is critical to re-establishing a sense of home. Home is seen as the starting point, a locus of stability as well as an access point to other social networks of opportunity and development.

Importantly, the sense of freedom and independence attributed to 'home' has little meaning without making the connection back to opportunities for expression of culture, language, food, customs, religion and learning of Tongan meanings. All these constitute a way of living not always readily accepted within Anglo culture.

Home therefore signifies freedom of movement for people like Ahotaeiloa to enjoy the slow dance in the landscape he refers to, a meeting place of two cultures, connected by what gives life to a shoot, the land and its potential.

Home, also signifies a place of connection with the past, with memories, beliefs and values but it is also a place of integration with the future, a place of latent opportunity for growth, development and self-improvement, particularly in terms of education and alleviation of circumstances of poverty amongst the children.

Home is community, as identified by the interviewees in terms of the strong sense of connection, support, reciprocity and reinforcement experienced by the members. It is the process of establishing place amongst friends and relations, a process of “placement”, of identification with the dwelling space and the location that meets the gamut of cultural, social and psychological needs beyond the dimension of shelter.

Home is perceived as a means of continuity of meaning and values, whilst opening the door to experiences and opportunities within a new cultural paradigm and system of values.

### Comments on Social Capital

Within the theoretical paradigm of social capital, those interviewed reflected high levels of altruism which the co-operative housing model, by virtue of its intrinsic ideological base, encourages and sustains. In this case study, the Hope Faith and Love Co-operative’s primary goal of “working together” and “co-operating” translated into a strong social commitment to the well being of others, giving people within the co-op “the capacity to freely serve other members in the community”, as was stated.

As such, whilst I have reservations in making the claim, in this case study, that the co-op per se, has created social capital, it is nevertheless quite clear that social capital exists within the relationships between members, and is encouraged, strengthened and consolidated within the co-operative housing framework.

Furthermore, the analysis suggests that such social capital helps build a social asset base for members which allows for improvement to the quality of life. It would also be appropriate to suggest that the social capital that exists in this case study adds value to government’s investment in social housing.

The research suggests that respondents have a high level of connectedness through cultural and social networks that sustain traditional values, based on trust and reciprocity. Such networks of mutual obligation have successfully served to achieve the co-op’s collective objectives, which include service to the broader community of people in need.

In so far as social capital entails participation and mutual obligation in collective management, this co-op fits the theoretical modelling well. Furthermore, the study shows that individual rights are respected within the context of social obligations and that “the responsibility that each bears for their contribution to the common good” is adequately sustained (Onyx, 1996: p.6).

In the co-op’s own words (group interview),

We’re **doing good here**, we’re looking after our homes – we should be recognised and rewarded for it. They (Government) don’t have to collect the rent, or fix the houses.

The model should be better recognised but should not be compared to other models. When we are criticised for not running as professionally as others, they don’t realise that we have unpaid mothers with lots of children who **can never compete with paid professionals, yet there is very little recognition about the effort** – and we feel very sad about it.

We’d like to visit all ethnic co-ops and to lift the standard – to learn from other co-ops. We would like to run at the same level and encourage other co-ops.

From their own perspective, those interviewed are aware that they are “doing good”, and making a difference, creating a social asset base that supports and sustains members within the co-operative housing framework.

In line with the view put forward by Benassi in Baum et al. (1999:p11), “the best antidote ... to a condition of poverty is the upkeep of networks based on reciprocity ... which help in achieving social assets”.

Respondents are proud of their achievement, maintaining home and community, whilst making progressive changes for people, but are disappointed that their efforts are challenged within a performance driven environment, in competition with professional workers operating within a value system that is outside their practical or even conceptual grasp.

Yet the value of such a social asset base is only gradually being understood in terms of its relationship to successful housing outcomes that make a difference to people’s lives and make economic sense.

### Comments on the Capacity for Choice and Self-determination

The research findings have highlighted that the members experienced a capacity for choice and self-determination as shown in the responses related to the choice of model, the choice of location and the selection of tenant members.

Once the house and land were chosen, members participated in management decisions, although they did not directly administer the co-op. Most importantly, those interviewed felt that they exercised a high level of control over their personal environment. This sense of freedom and control found expression within the house, garden and surrounding neighbourhood, perceived as an extension of place.

Respondents defined their experiences as significantly different from their previous experiences within the rental housing market and on their island. In particular, the capacity to modify rents in line with changes to income and to effectively maintain the quality of their asset base, were considered a major contributor to stability, control and self-determination.

Although members perceived some difficulty in keeping up with paper work and keeping abreast of Government requirements, they paid a business manager to administer key areas. This did not detract from their sense of personal control and capacity for decision making but nevertheless left them vulnerable in their reliance on external assistance.

**The Model as a Channel for Capacity and Skills Building**  
As suggested by the research, the co-operative housing model has allowed for accessing opportunities for self improvement including skills building, access to training and experiential learning as required by the co-operative model and Government.

Importantly, the stability and greater sense of security provided by the co-op model within a supportive environment allowed aspirations for learning to be met both by the children of the co-op and the members. Such learning not only entailed updating members on management practices but, importantly, maintaining Tongan traditions including language and customs, at risk of being lost within the new cultural environment.

**Notions of Tenant Empowerment through Management and Decision-Making**

Whilst the notion of empowerment is subjective and difficult to ascertain let alone validate, the research findings suggest that the co-op model felt much more like “a home of one’s own”, in that it was not perceived to be

monitored for damage or controlled by a landlord. In this respect, those interviewed often expressed the view that they were both tenant and landlord, and in some instances owner as well. Their circumstances differed significantly from their previous experiences as relayed by the respondents. One might conclude from the findings that members' experiences could be described as empowering given the control and self-determination they felt regarding their environment and their life circumstances.

The research findings suggests that the co-operative environment has allowed a means for creative self-expression and the freedom to maintain one's language and cultural mores whilst supported through affiliations of friends and relatives, otherwise perceived as the networks of social capital.

Whilst members did not directly manage others, given the employment of a Manager, they played a key role in management decisions, and, as highlighted in the interviews, they enjoyed the running of the co-op and the capacity for every member to have a say.

The freedom to retain cultural integrity, together with stability and security of tenure within a social housing context could well be interpreted as empowering of resident members.

### Comments on Housing Security, Appropriateness and Affordability

Respondents interviewed indicated that they experienced a high sense of housing security within the context of social housing and expressed a high level of satisfaction with the appropriateness of the housing as regards quality and conditions, the size in relation to family requirements and affordability in terms of accessible rents.

Although Rawyne and Make raised issues regarding the inadequacy of some of the houses purchased, (Rawyne in relation to the size of the dwellings and Make in relation to the white ant infestation and unusable driveway), on the whole the respondents expressed a high level of satisfaction. Importantly, they felt a strong sense of housing security, appropriateness of choice and location, a model which allows for greater freedom and control, and which remains affordable.

The value of housing security as perceived by respondents features as a key factor in adding value to their sense of home:

- ❖ Feeling protected
- ❖ Having a capacity to live freely, to speak one's own language and exercise one's own culture within the private domain
- ❖ Having an opportunity for development of family and children – the capacity to strengthen internal bonds and forge linkages with the outside world,
- ❖ Having a secure space for one's children to develop and grow, a place to play and a place to study and sleep of their own
- ❖ Having a sense of identity within one's own culture, without fear of loss, and a capacity to securely develop linkages outside, through access to education, health, leisure, cultural and employment networks, and
- ❖ Having a domain that one can call one's own and that is free from the pressures of lack of affordability and social exclusion that impacts so strongly on people with different values, different norms.

For this reason housing security is one of the most critical aspects related to the success of this model and development of culturally appropriate housing. It allows members to develop a sense of home and a sense of identity that is critical to integration into mainstream, at the same time offering a valuable exchange, and a space to protect one's own heritage.

#### How Members view their Co-operative Community with Reference to Supportiveness and Sustainability

A critical finding that emerges is that those interviewed considered their co-operative community in terms of very high levels of supportiveness and sustainability.

Members were extremely supportive of each other whilst at the same time recognising differences that existed. Their experiences, as expressed, are based on strong cultural ties that provide a basis for sharing language, customs and traditions whilst maintaining continuity of Tongan connections, values and beliefs.

As identified by Long (2000:p. 13) in the literature review, the extent of community cohesiveness is a key though less tangible contributor to sustainability. “Cohesiveness can encourage sustainability by providing social capital, that is the extent of relationships of trust between fellow residents” (2000:p13).

This factor in addition to the high level of commitment to the co-operative, together with locational factors that have worked to counter social exclusion and the impacts of poverty, help build a picture of sustainability. Elements of income mix, access to local amenities and what residents perceive as quality aspects related to the local environment all help contribute to Long’s definition of sustainability (2000:p.8) and that of the UK Housing Corporation (1998:p.38).

The members strongly connected internal community works to achieve collective goals. Such goals might entail working bees that target the physical asset and maintenance of buildings or creating space for people experiencing hardship within the community.

Importantly, the members perceive their co-operative housing as permanent and sustainable over the long term. Most envisage remaining there for at least ten to twenty years or longer, “forever”, and they feel they belong.

### The Value and Importance of a Culturally Based Housing Community

The research findings suggests that the members highly value their co-operative housing community, some even using “co-op culture” as synonymous with “Tongan culture”. In this respect, the co-operative structure is appreciated in terms of its capacity to allow for cultural adaptation to extended families and to maintain cultural ties through a common base of self-management and decision-making.

Importantly, the study suggests that culturally adapted housing of this nature may serve an important housing function to other non-English speaking communities in housing need within Australia.

Whilst it is not possible to generalise from such a small case study sample, there is certainly a strong case for further research to be undertaken (as

suggested by the pilot which highlighted parallels) on the viability of the co-op model for other communities from NESB.

Specifically, for this community, the members interviewed welcomed the opportunity to strengthen the cultural ties between members and to consolidate traditional practices that might otherwise be at risk of dissipation. Most importantly, members highlighted their fear and concern for isolation within social housing models identified as alienating and inappropriate in meeting their needs.

In this respect, the analysis suggests that the co-operative model compared with other social housing, offered an ideal opportunity for cultural consolidation and strengthening of the support structures between people and as part of an active cultural community of members who are motivated to help each other.

At the same time, the stabilising qualities of this model, for this community, allowed them to consider their sense of obligation to the broader community of need, in particular to helping others in housing need or people in circumstances less fortunate than their own.

This capacity to serve others within the community was identified as integral to the members' perception and identification with becoming Australian, experiencing a sense of pride for the land and integration into mainstream.

#### A Sense of Place within the Broader Community

The study suggests that the community share a strong sense of place linked to a range of locational priorities that are seen to be critical to the culture. These involve key infrastructure and institutions that carry specific cultural meanings for this community. Such meanings are connected to the network of relations and affiliations with Tongan people and that give added meaning to the notion of home.

In this respect, whilst the Hope, Faith and Love Co-operative is able to find a strong anchor of meaning within a designated "place", it is at the same time able to form key relations within the broader community.

In this respect, respondents felt 'at home' in their co-op place, in control of their environment, experiencing a high level of housing security and a strong sense of belonging within the co-op environment and local community.

The degree of trust they experienced was a key feature and contributed to their capacity for reciprocity, as highlighted in the interviews.

As a model of social housing the co-operative housing model has in this case study demonstrated a capacity to address issues of cultural loss and loss of identity, often identified by migrant communities.

A key factor, is that members feel free to express themselves and identify not only with the dwelling place as a meaningful home, a place of identity, but also with the surrounding neighbourhood and broader community.

Importantly, there is a sense of integration into mainstream Australian society, as contributing members, willing to make a difference to actively help others.

In developing a social asset base of this nature, it is also clear that the needs of respondents are well served. There are also economic spin offs as evidenced in the improved capacity to responsively maintain the physical asset, whilst at the same time returning considerable funds to Government (\$180,000 since 1993, and a further \$40,000 promised).

Following from the research findings, it is possible to conclude that the co-operative housing model has provided significant and tangible benefits to the members of this community, and to Government as relayed by those interviewed.

There is no claim that the co-op model will have the same impacts on every community. There are however elements of the model and of the Tongan culture, and of their circumstances of migration that have given meaning to how the co-operative housing model may respond to the needs of some migrant communities.

This co-op was chosen precisely to explore factors of communitarianism within the Tongan community that fit well with the co-op model. At the time of the research commencing, there were no major claims to the success of this co-op. In fact there were issues being raised between Government and the co-

op as regards management compliance. Although this element was not ignored, what was of key importance was to gain understanding of the issues of home and the relationships between people and their community, from the members' perspective, to ascertain what the model was delivering from their perspective. This key objective, I believe, has been successfully achieved without contamination of the enquiry or the process.

## Chapter 6 – Conclusions

Whilst no evaluative research nor performance appraisal, nor program assessment have been engaged in, there are, from observation, a number of successful outcomes identified by the respondents, highlighted in the findings that lead to the following conclusions:

- ❖ ***Residents need for shelter has been met*** and, as expressed, people ***experience greater control over their housing***, parallel to findings by Werkele and Novac (1989).
- ❖ ***Appropriate access to affordable, secure housing has been provided*** to a high needs target, ***without residualisation or stigma***, in fact, the contrary.
- ❖ Respondents ***identify strongly with a sense of place***, both symbolically and as a physical form, and they express a strong ***sense of connection with their local environment***.
- ❖ Respondents perceive the co-op as providing ***a sense of community***, a ***familiar, secure, safe*** and ***culturally supportive community***, parallel to findings by Birchall (1998:p. 172) and Hage (1997) in recognising “community” as critical to a sense of place.
- ❖ ***Within their community respondents felt secure and protected against vulnerability***, also identified in findings by Baum, Stimson et al. (1999: p8)
- ❖ ***Houses are well integrated within the local housing market***. In this respect the co-operative is seen to provide appropriate levels of ***anonymity, freedom and opportunity***.
- ❖ Respondents ***perceive the neighbourhood as the public realm of the home where relationships can be formed***, parallel to findings by Thompson (1996:p114)
- ❖ There is a ***depth of commitment to each other*** contributing to strong ***networks of social cohesion*** based on language and cultural ties, where ***social capital*** is engendered and ***strengthened by the co-operative housing structure***.

- ❖ ***Meaningful relationships are maintained*** – in that members socialise with each other, visit each other, trust other members to look after their children, celebrate together and work together towards common goals, even though they may experience differences of opinion
- ❖ Respondents see themselves as ***active and influential decision makers*** in running and maintaining their co-op. However, they felt vulnerable in terms of their capacity to understand Government requirements and maintain a high level of administrative performance that required adequate knowledge of English. In this respect, they are reliant on trusted professional assistance, in order to successfully negotiate Government systems.
- ❖ Affordable, self-managed housing for this community not only ***devolves power but also stabilises the community, counteracts social exclusion and allows for opportunities***
- ❖ Respondents experienced ***improved quality of life*** largely as a result of ***affordability*** and ***security*** but also resulting from ***access to key locational resources, social and support networks***. These helped to reinforce the community and its integration of traditional cultural values with new opportunities within the new contextual landscape
- ❖ ***Co-op housing***, in this case study, is seen ***as home***. Respondents consistently said that ***they feel at home***, and in ***control of their housing, despite lack of ownership***, which remains a strong aspiration
- ❖ Respondents see themselves as having ***developed skills*** and they are confident in their capacity to ***respond to other communities in need***
- ❖ There is clear evidence of ***reciprocated altruism***, exemplified by the concerted effort to help others
- ❖ Respondents perceive the co-op model as ***sustainable*** in the long term, offering a structure that members are committed to precisely because it responds to specific cultural requirements, household requirements in terms of size, safety and access to open space, a quality community environment and a means of counter-acting social exclusion and the impacts of poverty

- ❖ The case study **demonstrates value for money**. Given that there is no recurrent funding, the co-op maintains itself, employs a manager and is still able to generate profit. (The co-op collects some \$70,000 per annum in rent and has returned \$180,000 of accumulated surplus to the State, largely a result of collective effort and financial acumen).

### Summing Up

In conclusion, the case study has identified that, in this instance, the co-operative housing model has significantly contributed towards facilitating cultural integration, counteracting social exclusion and nurturing social capital that helps build sustainable communities.

The study has effectively identified how members draw on their connections to other members of their community to share common values, customs and traditions but also to achieve economic and social goals as well as goals of personal commitment to community building.

The case study has further identified the value and meaning of home for the recipients interviewed, providing valuable insights for policy makers, planners and designers working within Government. In particular, there are insights about home, representing a strong connection to cultural values and the capacity to live within one's own framework of social mores.

The study strongly suggests that the co-operative housing model, utilised by this cohesive group, has successfully provided culturally responsive housing. Such housing has helped counter the "loss of home" commonly experienced by migrants in Australia. Here, the co-operative community offers a capacity for re-creating home and re-building an understanding of community that is critical to a sense of place. In this respect it can be said, "home is where one's culture lives" (The Planet, 576 Radio National, ABC Radio).

As was identified by Juhani Pallasmaa, "the essence of home is closer to life itself than an artefact" (1995:p.132).

It is evident that home is not merely an object or a building, but a diffuse and complex condition, which integrates memories and images, desires and fears, the past and the present. A home is also a set of rituals, personal rhythms and routines of everyday life. Home cannot be produced at once; it has its time dimension and continuum, and is a gradual product of the dweller's adaptation to the world (1995:p.133).

## Implications for Government Policy

### *Broader Research on The Co-operative Housing Model's Contribution to Cultural Communities*

In so far as the current case study offers valuable insights from the perspective of the members themselves, more comprehensive research needs to be undertaken of other NESB Co-operative Housing communities to develop a more extensive understanding of the model and the extent to which it is able to serve the specific needs of NESB communities.

The pilot with Kapitbahayan a Filipino co-op, suggests strong parallels, even though members were previously unknown to each other and affiliated only as a result of their housing need. Here again, the findings suggest that the cultural aspects of communitarianism, fit well into the co-operative's democratic structure and collectivised operations. One would assume therefore, that the attraction to this model by ethnic communities is likely to appeal to the elements of collectivism that are valued, either culturally, or in terms of socio-political ideology. An opportunity exists for further exploration and better understanding of the nature of social capital, its relationship to affiliated migrant communities and its benefits to Government, the community and the members involved.

There also is an urgency for understanding "culturally appropriate" housing, when taking into account that Australia's population growth will be significantly attributed to migration.

The current study highlights significant indicators of successful outcomes, a number of which could be readily applied to our corporate knowledge base for future community housing development.

However, given this very small scale study, ***more extensive research is required that taps into the development of social capital as an asset base for successful housing outcomes in the future, especially for migrant communities.***

### *Recognising Social Capital as Adding Value to Government's Investment in Housing*

Whilst program evaluation has not been the purpose of this study, there are significant indicators of added value to government's investment, partly attributed to the identified social capital that serves as an asset to both the members and Government.

This exploratory study has focused on the respondent's experiential insights and perceived understanding of their co-operative housing setting. A major outcome has been in identifying social capital as an integral component of this co-operative organisation and its successful housing, as perceived by the respondents interviewed.

Within this study, the benefits of social capital within a context of co-operative housing, have been clearly articulated by the respondents and provide Government with a useful means of analysis in identifying and further testing key variables that may be factored into creating successful housing communities.

In particular, the degree of involvement by prospective residents in making relevant choices about housing type and location, in response to need and culture, appears to be highly significant. Choice and self-determination are important factors identified in furthering resident's sense of freedom and capacity to operate within supportive traditional networks of culture whilst at the same time enhancing new opportunities.

### *Mortgage Finance and Co-op Equity*

A key issue that has emerged from this study is that, despite the high level of control experienced by the respondents, the aspiration for joint equity still remains and was a strongly expressed factor of concern for the respondents. Those interviewed felt uncertain about the shifting ground in Government policy decisions particularly as regards "the common equity" option as promised.

Given that the co-op has a capacity for mortgage repayments, (and is not alone in this capacity amongst co-ops) and given that it sees equity as a vital element of its contribution: ***it is strongly recommended that Government give consideration to modelling options for co-operative housing that allow for***

***joint equity ownership, at the same time maximising use of the Government dollar.***

Raising mortgage funds could engage the private sector in expanding housing provision, at the same time allowing co-op members to play an active economic role in contributing to their housing.

***Implications for Government Housing, Urban Design and Development***

Our knowledge of communities of vulnerability and of changing demographics in Australia suggests that policies are needed that will respond to: an ageing population; growing single heads of household; an increase in migration of people less able to integrate into the existing networks of communities.

- ❖ policies are needed that focus on the re-integration of excluded populations creating means of linking vulnerable targets into the larger community
- ❖ Ongoing issues of secure tenure and access to affordable and appropriate housing are important social policy considerations for creating communities of opportunity
- ❖ Baum, Stimson, et al, (1999:p.3) point to the need for new initiatives which engage the local community, ... (and) rejuvenate localities by taking due regard of the multifaceted nature of the problems confronting these communities
- ❖ Opportunities are needed for residents to play an active part, influencing decision makers in their developments and in building skills to attract additional resources
- ❖ Consideration needs to be given to the value of participation as a social asset tool for improving the quality of life and contributing towards sustainability
- ❖ Policies are needed that encourage a range of different types of *resident-controlled housing*

Whilst the housing within this study was spot purchased and integrated within the local housing market, there were issues of selection and design pertaining to the need for “culturally appropriate” housing. In this respect:

- ❖ Culturally appropriate housing policies are needed, responsive to the “intense desire for stabilised identity with a place and role in society” (Violich,1998: p. 50).
- ❖ Consideration needs to be given to differences in family structure and the role of the extended family within other cultures, such as Pacific Islander but also Asian and Mediterranean cultures.

There is strong evidence here of the success of spot purchasing market housing within locations of identified preference and connection. Such housing, well integrated with local market housing, protects members privacy, avoiding unnecessary stigma.

Given the economics of building four and five bedroom dwelling places within locations where the land value is high, ***it is strongly recommended that consideration be given by Government to adapting market based housing, so that it is integrated and culturally appropriate and can respond to the needs of cultural communities, that will also help local stability.***

Alternatively, Government may consider building within small hamlets of Government owned land, where such housing is integrated and mixed with market housing whilst adapted to cultural requirements, family structure and mores and necessary infrastructure. In particular, ***the scale needs to remain small, targeted to self-identified “needs” communities and in close proximity to appropriate infrastructure.***

The study has highlighted some of the advantages of a social housing model, which incorporates high levels of tenant/member participation. As earlier specified in the literature review (Best (1996), Lang and Hornberg (1998), Saegert and Winkel (1998), and Baum Stimson et al.(1999)), and strongly illustrated in the findings, a shift in power toward tenants offers an extremely powerful policy direction that makes a significant difference to housing outcomes and the way such housing can be incorporated into a more humane notion of housing provision and, importantly, a sense of home and community.

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