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Deconstructing Coincidence: How Middle-Class Households use Various Forms of Capital to Find a Home

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ABSTRACT *When asked to explain how they acquired a home middle-class households often forward a series of coincidences. This paper shows that what is experienced as sheer luck may actually be explicable by taking into account the various forms of capital people command. In this paper theories of Bourdieu and De Certeau are applied to the housing market and are used to explore the strategies and tactics people apply to acquire a home. For this study I draw on in-depth semi-structured interviews carried out in Copenhagen, Denmark and Amsterdam, the Netherlands among middle-class households. This paper shows that in order to explain access to housing it is necessary to investigate housing market practices and include other forms of capital than merely financial, such as for example social networks, embodied taste, and knowledge of the legal and institutional context. It is suggested that the way in which class is spatially produced tends to be working differently for various fractions of the middle class.*

KEY WORDS: Habitus, Capital, Field, Housing, Middle class

Introduction

In a recent interview with a local newspaper Jeroen Slot of the statistical office of the city of Amsterdam explained that affluent households have a better chance of finding a home than low-income households. This may be self-evident in a “free market”. However, Slot claims it also applies for the social housing sector where income is only a handicap. He concluded, “the research, however, does not provide us with any hard proof of what causes the difference in opportunities” (Het Parool, November 2009).

In studies on how middle-class households find a home in Amsterdam and Copenhagen, I encountered many examples of people who were successful in the

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housing market, but expressed that they felt very lucky to have found their home. Even though those people were all higher educated and relatively affluent, when asked to explain how they managed to get their home they would forward a series of coincidences. Sometimes they seemed to ignore their own role completely. Despite the idea that middle classes operate the world by choice (Skeggs 2004) they narrated as if they had been only subject to chance rather than making housing choices. Apparently they didn't have an explanation of why they were successful in the housing market.

From a scientific point of view this experienced "coincidence" may be well explainable. Although financial resources may be most clearly related to residential choice, other forms of capital also work enabling in the housing market. Van Kempen & Özüken (1998) for instance identified in addition to financial resources social, cognitive and political resources. These forms of resources may be less directly associated with access to housing but they are equally related to class position.

This paper couples a broader perspective on resources with the various ways in which middle-class households navigate the housing market. Following Bourdieu (1984), this paper conceives class position as made up of various forms of capital (economic, cultural, social and symbolic) which are produced in the interplay of habitus and field. Access to housing is assumed to be influenced by various forms of capital (Bourdieu 2005), which are deployed in a range of strategies and tactics (De Certeau 1984) in different fields of the housing market.

This paper will address the question: *How do middle-class households use various forms of capital to find a home in different housing fields?*

In this paper I will present three cases in which middle-class households apply various strategies and tactics informed by their forms of capital in three different housing market contexts (fields).

The first case is on the Amsterdam social housing system. The second case is on the Copenhagen "*andelsboligforeninger*" (privately organized co-ops). The last case is on the Amsterdam housing market for larger family homes.

The paper will draw upon fieldwork conducted in 2004 among young middle-class households in Copenhagen and fieldwork in 2008 among middle-class households couples that are about to have their first child in Amsterdam.

Theory

Access to housing is often understood in terms of the interplay of supply and demand in a market setting. Dwellings are considered a commodity and renting or buying is considered a form of housing consumption. Demand is determined by the interplay of demographic factors, notably life course (Rossi 1955), and social class position (Rex & Moore 1967). Housing supply is usually associated with market conditions, institutional context (Priemus 1986) and the historically grown built environment (Robson 1975).

A prominent strain of housing studies have used (dis)equilibrium models of housing that describe the process of "bringing housing demands into adjustment with the housing available to them" (Clark & Ledwith 2006:1077). Housing disequilibrium models have included an ever more fine-tuned range of factors (demographic, financial) that predict housing demand and residential mobility in which

they account for housing stress (Huff & Clark 1978) caused by for example events in the life course (Clark & Dieleman 1996, Mulder 2006). Increasingly housing economists are also sensitive to the constraints in the housing market, both at the level of the households and at the supply level (O'Sullivan & Gibb 2003).

Although most disequilibrium models include a wide range of variables that cover many aspects of housing, most have focused on the causes and outcomes of residential mobility and less on the mechanisms that provide access to housing. This is partly caused by the fact that they generally tend to consider housing from a market perspective. The allocation of housing through interplay of supply and demand in a market context may in most western contexts be the primary mechanism, but who has access to what housing is determined by other mechanisms as well. If we want to understand who has access to what types of housing it does not suffice to include only accounts of how the housing *market* functions. Furthermore, the mechanisms of housing allocation in a market context cannot solely be explained by accounts of housing demand and supply either.

In the first place all housing market contexts are regulated to some degree by institutional frameworks; and all contexts know some form of de-commodified housing (Harloe 1995). Therefore, it is necessary to understand how regulation of the market influences mechanisms of housing allocation, and how institutional mechanisms produce housing outcomes (Murie 1986). Moreover, mechanisms for allocation in the social rent sector for instance cannot be explained by models based on market principles.

Secondly, mechanisms by which people access housing are more complex than most models suggest. There is a large body of studies that have looked into search behaviour for housing and how this affects outcomes in the housing market (Smith, Clark, Huff & Shapiro 1979). Various studies have identified that search behaviour is racialized (Farley 1996, Krysan 2008), classed and gendered, which leads to unequal opportunities. Also it has been argued that real-estate agents and other intermediaries influence who can access what type of housing (Bridge 2001, Williams 1976), which also creates disparities between various social groups.

As literature on search behaviour shows, gender, race, and particularly class strongly influence access to housing. Economic models account for much of this through variables that measure income, ethnicity race, education, and so forth. Nonetheless, as the work of Rex & Moore (1967) has pointed out the conflict over access to housing is central to the production of the city as a social unit and to the reproduction of class. In a neo-Weberian analysis they coined the term "housing class", which refers to relationship between socio-economic position and type of tenure, i.e. owner occupancy versus rent. Their work argued that housing is not something that is wittingly chosen as a market of supply and demand, but that more durable and structural relations exist between social position and (access to) housing. The central position of housing in debates on class formation and reproduction has been maintained by scholars such as Harvey & Chatterjee (1974) and Savage, Barlow, Dickens & Fielding (1992). The central questions in this debate were: how does the housing system (re)produce class; and how does the housing system produce spatial configurations of class.

In most studies of the relationship between housing and class, the main focus lies on economic dimensions of class (i.e. income, access to mortgage loans). Some

scholars, however, have tried to analyse other dimensions as well. Van Kempen & Özükcen (1998) have summarized some of the resources that could explain patterns of segregation in Western cities. They mention financial resources, cognitive resources (i.e. knowledge of the market), political resources, social resources (networks) and present housing condition as forms of resources which determine who has access to what type of housing.

Other studies have confirmed the importance of social networks for the housing market position particularly of minority groups and illegals (Hulchanski 1997). Siksjo & Borgegard (1991) concluded that social networks, but also having resided a long time in the market area, granted access to private rental apartments in central Stockholm. This links up with the work of Clapham (2005) who has shown that housing decisions tend to follow up on one another, thereby creating housing pathways. These individual or household pathways are shaped by institutional opportunities and constraints and individual decisions which are informed by demographic, employment, identity and other conditions (Clapham 2005).

The perspective that this paper assumes on the housing market largely follows the logic of Bourdieu's work (1984, 1990, 2005) who adopts an "economistic" perspective on social affairs in which various forms of capital (economic, social, cultural and symbolic) play a role in obtaining material and symbolic goods. Bourdieu's thinking goes beyond conventional conceptions of economic and human capital by considering all embodied experiences (*habitus*) as a potential source of capital (power) in a specific field. Applying these ideas to housing, this paper considers all means that may give access to housing as forms of capital. Capital is considered relational, that is, it only becomes "valuable" when it becomes articulated in relation to the practices of other agents in a specific context, which is called a *field*. Access to housing is therefore influenced by the amount and types of capital at one's disposal, which is determined by habitus and the specific field in which it is used. Yet it is not the product of a static class position, but the result of a dynamic interplay of dispositions and the behaviour in a field. Subjects are not to be seen as actors that are wittingly and rationally choosing housing, but their behaviour should be understood as "interested" and strategical, but (un)consciously produced through the habitus which has been formed historically within objective structures (Calhoun 1993). This means that social class matters for access to housing: middle-class households have more capital at their disposal than lower classes and will hence be relatively more successful in obtaining a home. Middle classes do not only have relatively more economic capital, but may also have better access to information, and have a broader and more "useful" social network. Yet, how housing success is produced and experienced may differ between various middle-class habituses and housing fields.

Proposing a Bourdieuvian perspective on the housing market that brings together interested behaviour from the part of subjects and constraints from the part of "structures" or "institutions", is not a new endeavour. Bourdieu himself did a study of the French housing market that focuses on the interconnectedness of institutions, market actors such as developers, and housing consumers (Bourdieu 2005). Although a very insightful work about the working of the field of housing as a whole, Bourdieu says surprisingly little about the mechanisms by which individual households access their homes.

Scholars who have adopted a Bourdieuvian view on housing approach the issue of housing from the perspective of households for which consumption of housing has symbolic and practical meaning (Allen 2008, Bridge 2001, 2006, Butler & Robson 2003, Robson & Butler 2001, Savage 2010, Watt 2005, 2009). In studies that tend to focus on the various forms of capital middle-class (urban) households dispose of, these scholars stress the importance of social class for explaining who lives where and how habitus and field are spatially integrated. Watt (2005) for instance explains the presence of middle-class groups in council housing by showing that living in cheap housing enables middle class groups to pursue other goals in life, such as particular work careers.

Another example of how other forms of capital play a role in access to housing is offered by Bridge (2001, 2006), who shows how particular forms of housing taste work as mechanisms to create distinction and how real-estate agents need to interpret these forms of capital in order to broker a deal between different social classes.

Building further upon this strain of literature, this paper proposes to look at the housing market as a kaleidoscope of fields in which class position plays an important part, but where the tactics and strategic practices of subjects eventually produce the outcomes. Bourdieu describes strategies as “the ongoing result of the interaction between the dispositions of the habitus and the realities and constraints and possibilities which are the reality of any given social field” (Jenkins 2002:83). Bourdieu’s concept of habitus has often been mistaken for the idea that agency and social change are impossible in Bourdieu’s worldview (Jenkins 2002). Conversely, the term “strategy” in Bourdieu’s work is sometimes confused with rational action. I think that we can come around these controversies by focusing on the use of his approach in specific situations. The degree to which practice is strategic in a rational action or conscious sense is specific in time and space. De Certeau (1984) who was inspired by the work of Bourdieu has proposed a distinction between tactical and strategic behaviour in which a hierarchy is proposed for the degree to which subjects exercise control over their lives. The difference between tactics and strategies lies in the timescale and the degree of reflexivity, which are both associated with power. Tactics are the ad hoc seizing of opportunities; tactics therefore are what de Certeau calls “the art of the weak”. Strategies, however, are intentional practice when the subject can be isolated from the environment. It assumes a place from where the subject can plan its future practices. (De Certeau 1984:23).

Following De Certeau I consider getting hold of a dwelling as a process that is sometimes strategic, in the sense of reflexive decision-making, and sometimes tactical in the sense that one has to intuitively react on constraints imposed by the market and institutional conditions. Whether practices are strategic or tactical differs between the dynamic between fields and habitus. What specific forms of capital are useful depends on the field in which one is engaged. We can thus think of a housing system of consisting of housing fields (submarkets and non-market allocation mechanisms) that are all operated by specific forms of capital, which are deployed in strategic and tactical practice in time and space. According to the level of reflexivity of the subjects and the timescale of these practices the outcomes are then experienced by people as more or less related to coincidence.

Methods

In order to address the question *How do middle-class households use various forms of capital to find a home in different housing fields?*, I investigated the housing practices of middle-class households in three different housing market fields: the social housing system in Amsterdam, the Netherlands; the collective ownership system (Danish: *andelsboligsystem*) in Copenhagen, Denmark; and the owner-occupied housing market for family homes in Amsterdam. These three fields are specific housing market contexts that are guided by relatively autonomous rules and thus are operated by different forms of capital. The Amsterdam social housing system is officially operated by waiting time and urgency status; economic capital plays only a minor part. The *andelsboligsystem* in Copenhagen officially works by a mix of economic capital and waiting time. The Amsterdam market is a “free market” in which economic capital is paramount, albeit the market is regulated in multiple ways. These “evident” forms of capital are summarized in Table 1.

I want to show how these fields which are situated in highly regulated housing regimes are navigated in different ways by members of the middle class by making use of not only the evident forms of capital but also what I shall refer to as “additional forms” of capital. These additional forms of capital are hence specific for the fields in which they are used and are derived from the specific social position (*habitus*) of the agents.

This paper draws on data from fieldwork in 2004 in Copenhagen and in 2008 in Amsterdam from qualitative studies on housing market practices of middle-class households. The Copenhagen study was primarily concerned with gentrification and the role of other forms of capital than economic, notably cultural capital in the form of taste. The Amsterdam data are part of a longitudinal study of housing market practices of (upper)-middle-class family households in an urban context. All the members of the households that I interviewed at the time of the research lived in inner-city neighbourhoods. All of the interviewed had completed a higher level of education and a higher than average household income. Their age ranged between 25 and 40 years.

I conducted and analysed 20 semi-structured Copenhagen interviews and 55 semi-structured interviews with 29 couples¹ from Amsterdam for the way in which my respondents described how they searched and eventually found their dwelling throughout their housing histories, paying special attention to the discourse on coincidence. I used Atlas TI to code my interviews. From the interviews I selected examples that show how various forms of capital play a role for the strategies and tactics within three housing fields. These examples were selected because they articulated best the general image that came forth from the interviews. The Copenhagen

Table 1. The housing fields and evident forms of capital

Field	Evident forms of capital
Social housing Amsterdam	Waiting time Urgency status
<i>Andelsbolig</i> Copenhagen	Economic capital Waiting time
Owner occupied family housing Amsterdam	Economic capital

fieldwork provides data for the *andelsbolig* field; the other two housing fields draw on the Amsterdam fieldwork.

For the social rent case I drew upon stories from nine respondents from the 29 interviewed that lived or earlier in their housing history had lived in social housing. These stories may not be representative for how the social rent system generally works. Nevertheless, most of my (middle-class) respondents had in one way or the other made use of alternative tactics or strategies within that system. The stories thus are illustrative for how middle classes navigate the field of social housing.

Of the 20 Copenhagen respondents, 11 lived in an *andel*-apartment, and some of the others had also experiences with the *andelsbolig*-system. They told me about the class politics of the general assembly as well as the nepotistic characteristics of the system. The selected examples below are hence by no means unique.

At the time of the interview, 18 of the 29 Amsterdam respondents lived in a dwelling that they had bought. The three examples for this case were selected because they are typical for most of the other respondents that bought their home.

The next sections will present the examples of practices in the three fields.

Gaming and Cheating the System: Social Housing in Amsterdam

In the course of the 1970s housing became an integrated realm of the post-war Dutch welfare state: housing became defined as a right and was considerably decommodified (Faludi & Van der Valk 1994, Hoekstra 2003, Priemus & Dieleman 2002). Most of the housing produced between 1950 and 1990 in Amsterdam is allocated through housing associations (Van der Veer & Schuilting 2005). These housing associations are non-profit organizations and officially should provide housing for low-income groups. Despite changes in political views on the role of these organizations and selling of significant numbers of dwellings to the free market leading to a reduction of the social rent stock, these organizations still own and allocate approximately 50% of all Amsterdam dwellings (Van der Veer & Schuilting 2005). Allocation of these dwellings occurs through a waiting list based on seniority (residents of Amsterdam can join when they turn 18), which can be bypassed due to urgency (i.e. divorce, becoming handicapped) and is only open to households below a certain income level. Once one occupies such a dwelling, however, changing income position does not affect one's status as resident anymore. As a result many households with relatively high incomes occupy dwellings that actually are "too inexpensive" for them, a phenomenon which is called *scheefwonen* ("skewed living").

It is not my intention to discuss the advantages and disadvantages of this system, but rather to show how the specific rules of this housing field actually enable some, and consequently harm others. The following stories will illustrate how some of my respondents navigate the field of social housing in Amsterdam:

Eva is a woman of 29 years old. She works as a fashion designer at a large international fashion agency in Amsterdam. She lives in a three-room apartment in up-and-coming Westerpark. Waiting time for a social-rent apartment in Westerpark has increased steeply the last years. Since most housing in the social rent sector is small and has only one bedroom, larger apartments such as Eva's are rare and difficult to obtain.

Coming from another part of the country Eva only had little waiting time. One of her friends, however, moved to Haarlem to live in a house with her little daughter and husband. Normally one is required to cancel the rent and the dwelling is open for re-habitation by another tenant. Mirthe, the official tenant of the apartment, however, retained the apartment and sublet it (illegally) to Eva.

Jenny is a woman of 31 years old. She lives in an apartment in the eastern part of Amsterdam. As a youngster she has moved from student room to student room, but after years of moving about she tried to find a home where she could stay longer. Her waiting time was insufficient to find a place in an area to her taste. Therefore, she decided to accept an apartment that she knew was bound to be renovated or even demolished in the nearby future. When the housing association finally started renovations and she had to move out, she was granted an urgency status, which enabled her to top waiting lists for apartments she liked.

Tania and Mart both had a small apartment in the Indische Buurt, an area characterized by large volumes of social rent, but situated at the Amsterdam gentrification frontier. Although they had to pay double rent and practically lived together in Tania's apartment, they maintained the other apartment as storage room and office space.

When the housing associations made an adjustment in the allocation rules providing the opportunity to combine waiting time of tenants that intended to live together, Tania and Mart immediately took action: "Although we already lived together, we applied for this 'living together trial' and in the meantime we sublet our one other apartment while applying for other apartments on the web. And then there was this new rule that you can combine your waiting time. . ."

They were able to combine their waiting time and apply for a large new-built apartment in the same neighbourhood, with a rent that was some 300 euros less than what they paid before.

The three stories reveal how four different types of practices produce similar outcomes. Eva took advantage of someone she knows who cheats on the system. Although her behaviour is clandestine and can be fined², the municipality and housing associations estimate that this type of practice is quite common³. Jenny was aware of the advantages of renting a to-be-renovated apartment, which provided her with a declaration of urgency. Meanwhile Mart and Tania were keen on the changes in the rules of the system and made a head start with their newly granted capital.

In one case a change in "the rules of the game"⁴ provided Tania and Mart with more official capital, which they recognized and made use of right away. In the other three cases the would-be-tenants lacked the official form of capital (waiting time) to acquire an apartment. Instead these tenants made use of knowledge about how the system works (a kind of cultural capital) and used their social network (a form of social capital) and combined this in some cases with the willingness to

break the law to achieve their goals. Since pricing mechanisms do not operate within the social rent market in Amsterdam, economic capital plays only a minor part in determining who gets what apartment. Hence, which apartments are eventually rented by whom, depends on other forms of capital one commands. The respondents were gaming the system or cheating on the system in order to have access to housing. Thus, what may become clear from the examples is that knowing the right people and how the system works can be an advantage. Furthermore, a particular attitude towards the official rules, which we could call “criminal capital”, also works enabling in the system of social rent.

These forms of capital are, just like economic capital, not evenly distributed among those who search for a social rent apartment. The fact that economic capital (income) doesn’t carry a long way in this housing field means that having a high income is not the causal factor for explaining this phenomenon. It seems plausible to assume that high-income groups command other forms of capital as well. They may have larger and more “useful” social networks, have a better chance of knowing people that can help them finding a home, and may have a better understanding and knowledge about the market and the rules that govern it (Van Kempen & Özükcen 1998). Although criminal behaviour is not very often associated with middle classes (Hirschi 2002) these types of crime are more common among middle classes (Shover 2010). Although it should be stressed that it is not practised by the majority, illegal subletting and other forms of illegal activities do play a considerable role, also amongst higher classes. Perhaps the rigidity of the social housing system and the relative locked housing market in Amsterdam have created an attitude towards the official rules that considers this type of offence as normal or acceptable. It is, however, clear that also the willingness to break rules is not evenly distributed and hence produces disparities in opportunities in this housing field.

The practices of Eva, Jenny, and Tania and Mart are in some respects strategic and in others tactical. Clearly, Eva made some decisions that advanced her own interests, but she didn’t think of this as such. For her she was lucky enough that one of her friends was kind enough to let her rent the apartment. Because of the difficulty of “getting into the system” as an outsider she felt “powerless” and as if she didn’t have any other choice. Of course also other options were available to her, but she seized this opportunity very ad hoc.

Jenny’s practices could be qualified as more strategical. She deliberately planned ahead to optimize her housing opportunities. Even though she felt as if she depended on the social housing system, she was able to make an investment in terms of waiting time and temporarily living in an apartment that was due to be demolished. She used her knowledge of the system and accepted the uncertain status of her housing situation in order to capitalize the urgency status. Tania and Mart present also a largely tactical case: they experienced a lack of opportunities and also that they had to accept any suitable dwelling (because of a lack of financial resources mainly). When they saw an opportunity, however, presented by the changed rules of their housing field, they seized it swiftly.

The next part of this article will address a different field, with other rules, and other strategies and tactics. However, it gives another example of how other forms or perhaps other dimensions of capital other than economic capital play a role in a particular segment of a housing market.

“Money Under the Table”: Nepotism in the Copenhagen Andelsbolig Housing Market

Vesterbro is a neighbourhood in Copenhagen which has undergone a major transformation in the past decade (Larsen & Hansen 2008). Due to a large-scale urban renewal project, initiated by the Copenhagen municipality, the ownership of a significant part of the housing stock in Vesterbro has shifted from publicly owned social housing to privately, but collectively owned, housing in so-called *andelsboligforeninger* (private co-ops). From a seedy red-light district the area has become the trendiest quarter of the Danish capital. The gentrification process that took place in this neighbourhood was fuelled by major public investment, but was already underway. The process is characterized by gentrification phenomena such as the displacement of poor and often ethnic minority households, by higher educated and more affluent ones (Lund Hansen 2003). Simultaneously, housing prices have exploded, apartment blocks and public space have been renovated (both by public and private funds), and trendy fashion shops and hip bars popped up on the street of Istedgade and around Halmtorvet.

The increased pressure on the Vesterbro housing market due to a greater demand for living in the neighbourhood has not only pushed prices in the private sector, but also in the semi-private market of *andelsboligforeninger*. Since understanding the Danish system of collective ownership is crucial for the remainder of this paragraph, I will present a short introduction to local housing regulations:

The system of collective ownership in Denmark works as follows: in order to acquire an apartment one becomes a member of an association that collectively owns a whole building block (which consists of several apartments) by buying a share. This share gives the right to dwell in one of the apartments in exchange for a monthly rent (officially called a fee), which is usually lower than rent on the “free” rental market. In order to become a member, one either has to enlist on a waiting list or buy a share directly from an occupant that wants to move out. This depends on government legislation and on the particular rules of the association, which are decided in the annual assembly in which all members take part (Erhvervs & Boligstyrelsen 2006). The price of these shares differs between associations, but is usually between 20,000 and 100,000 euro, with an average of 49,000 (Erhvervs & Boligstyrelsen 2006). This means that the costs for such an apartment are higher than for common rent, but much lower than the price of a comparable apartment on the free market. When one vacates the apartment, either one sells back the share to the association for the same price (corrected for inflation), which is common among most associations; or one sells the apartment to anyone at will, for a price determined by the association. In theory, government legislation and regulations of these *andelsboligforeninger* should guarantee that these shares do not become elements of speculation. A waiting list would ensure that access to these apartments is open to anyone, both insiders and outsiders. In practice, the way in which the system is selective is also determined by other factors. The following stories will illustrate this point:

Søren is a 30-year-old male who came to Copenhagen to study. Initially he lived in several rooms across the Danish capital, but after he completed his studies he wanted a place for himself. Not being from Copenhagen he could only subscribe to several waiting lists a couple of years ago. Consequently, he depended on the private sector and the *andelsboligforeninger* that allowed

direct purchase from seller to buyer. He found an andels-apartment in Vesterbro, for 65,000 euro. When we discussed the atmosphere in his block and in Vesterbro more generally, he pointed out that:

“Actually, well, my block is increasingly becoming, yeah . . . more people of the same kind are moving in. When an apartment becomes vacant it is taken by, you know, people like you and me”

This has changed the composition of the general assembly of the association that decides on all matters concerning the association. The most concrete effect has been that the assembly decided to make the value of the shares more in line with real market values. This has produced a threshold for those that would like to buy a share in the association.

Dorthe is a woman of 33 years old, who works as a designer of accessories. She lived for many years in an apartment in an andelsboligforening that maintained a waiting list. Once she decided to move to another apartment, she was constrained in her options by the fact that her association did not make the value of the shares more in line with market prices. Relatively, her share had become less valuable on the Copenhagen housing market.

One day she heard from a friend who lived in an andelsboligforening in Vesterbro that a dwelling in the block became vacant. As this apartment was relatively cheap she was very determined to get it. She approached the seller and offered him the official price for the share plus a bonus for him of 6600 euro, which she called *pengene under bordet* (money under the table).

“I don’t think it’s good, what I did, you know. But things are difficult. It’s hard to find a home in Copenhagen and this is a way to do it and many people do it.”

What may become clear from these examples is that access to the Copenhagen *andelsbolig*-system is worked by various forms of capital. Although both the price of andelsboligforeninger and “money under the table” are two dimensions of economic capital, it is not simply a matter of having financial means.

Dorthe feels trapped in a conservative andelsboligforening that constrains her seriously in finding another apartment. Similar to the Amsterdam case, she feels that the system doesn’t leave her much choice than to cheat. Even though her cheating is illegal⁵, her willingness to bypass the official rules is in this case a particular asset. It seems that also in the Copenhagen context the rigidity of the housing market works as a catalyst for clandestine behaviour. Probably she didn’t think through the consequences of her illegal behaviour and acted without delay.

The access to andelsboligforeninger is also related to the dynamic within these housing associations and the relationship between buyer/tenant and the seller/association. The decision-making process within the general assembly is very much influenced by the relationships between the residents and how they change in the course

of time. Gentrification processes, such as in Vesterbro, are characterized by processes of displacement of lower classes with higher classes (Larsen & Hansen 2008, Lund Hansen 2003). Politics in the general assembly of andelsboligforeninger can be understood as one of the battle grounds for the conflict between different habitus. For example, this conflict becomes apparent in the different attitudes to housing between old lower class residents of Vesterbro and the gentrifiers. As many old residents have lived most of their life in Vesterbro, they are very much attached to the area. Since they intend to stay, they don't really see their apartments as an investment. Contrarily, gentrifiers usually see their apartment as a temporary home, suiting their current life-stage, and may thus be more inclined to make a profit on their investment. This results in clashes within meetings of the general assembly on for instance issues such as making the shares more in line with market prices, which is taking place in many associations (Mortensen & Seabrooke 2008). But also outside of the official arena for the settling of conflicts, and often in a more implicit way, different habituses are opposed to each other. This can for instance become apparent in the interpretation of "house rules" concerning for instance garbage disposal, barbecuing in the courtyard, life rhythm and so forth. Disputes about trivial everyday life practices may seem marginal but can turn out to be a lever for change within housing co-ops when some groups tend to select their likes. To what extent an andelsboligforening experiences rapid replacement of old residents with new higher classes is dependent on the rules of that particular association. However, as these rules are decided upon by the residents themselves the changing relations within the association are both the cause and the result of this process.

Owner Occupied Family Housing in Amsterdam

This third case describes how middle-class families find a home on the "free" market in Amsterdam. As described in the first case the free market for buying a home is relatively small: only 30% of all dwellings are private buying market; 50% is social rent; and 20% is private rent (O&S, 2010). Due to a great and increasing demand and lack of supply, particularly large family dwellings are expensive and difficult to find. Nonetheless, middle-class families are on the rise in Amsterdam (Boterman, Karsten & Musterd 2010) as they seem to be relatively successful in finding suitable dwellings. This case describes some of their strategies and tactics that they deploy in order to navigate this difficult market.

Richard and Halley bought their apartment in the borough Westerpark in 2001 for 250,000 euro. The four-room apartment is situated in a quiet, traffic-free neighbourhood, close to the new cultural district and public gardens Westerpark. For their work both Halley and Richard use a car, which made them purchase two additional garages in an adjacent street. When they were looking for their current dwelling, they had a budget that was quite typical for people of their age and class. It was the heyday of the Amsterdam housing market, where quick decisions and over-bidding asking prices were endemic. Halley describes their search as a struggle and full of disappointments. Richard described the purchase of their apartments as a deliberate choice. He emphasized the strategic nature of the decision:

“This area was a bit out of everybody’s sight. You always had to explain where it was. Nowadays everybody knows Westerpark, and particularly the park. . . it is really interesting to have witnessed this process [Westerpark becoming more popular, Author]. But actually, we already saw it coming. I lived close by, in the Spaarndammerbuurt, and I was invited by the local tennis club that resides in the park to have a look at the plans they had for the park and the cultural hotspot. Well, these plans looked like it would really become beautiful and nice. That’s the reason why we started looking for an apartment here, and we really chose it consciously.” (Richard)

This story illustrates in the first place that buying a dwelling for Richard is clearly motivated by investment considerations. The choice of a particular neighbourhood is stirred by the expectations that a certain area will change for the better and hence provides a profitable or at least a relatively safe investment. This has for example been central in discussions on gentrification in the work of Gale (1980) who discerned four consecutive stages of gentrification based on the degree of risk in housing market practices of the gentrifiers. In the presented case “choice” should be regarded in various ways: in the first place what Richard experienced as the range of options was contingent on their own possibilities and taste. They considered particular neighbourhoods and had specific priorities, such as parking space for their cars. Some areas or dwellings were simply not taken into account in their search for a home. Whether consciously ignored or unconsciously overlooked, their own taste demarcated a particular segment of the market, in which they were interested. Taste should not be understood as a mere preference; it is learned behaviour, embodied in the habitus. Much of the pre-selection before making a “conscious choice” is related to historical experiences. The fact that Richard recognized the developments in Westerpark and interpreted them as positive for the neighbourhood is not as self-evident as it may seem. If and when such a development is recognized depends on the habitus of the observer.

Secondly, it is important to note that the range of options is always limited by temporal and local conditions of the housing market. In the period in which they tried to find a home, the Amsterdam housing market was overheated, which made the market relatively impulsive. They may have made a conscious choice, but it was clearly constrained and limited by the conditions of the housing market of that time. These conditions urged for hasty and swift action. The impulsiveness of the market at that time is also illustrated by the next quote from a description of the acquisition of a house by Dora and David, another couple that expect their first child:

And then we acted quickly; we arranged a broker at once: a no cure, no pay guy. Eventually everything turned out fine. We spent 1500 euro on him, so no percentage. Apparently, the seller liked us from the start: as we acted very swiftly; made a bid and some other people made a bid as well, but all without a broker. I had already heard that in Amsterdam they all lend each other a hand. So the broker made a positive recommendation for our bid and things were settled in three days. (Dora and David)

Most of my respondents acted very swiftly once they found something they liked. In many cases this led to high overbidding and to serious financial responsibilities. Often the respondents that made use of real-estate agents associated their success in the housing market with the work of the broker, as is also illustrated by this quote:

Yes, we really checked a lot of homes . . . and eventually that broker. We had a broker who also, well . . . Uhm, who knew in advance that this home would be put onto the market. So a day after it came on the market, we took a look around in the house and I think that these people just thought we were okay. Eventually we got the house some 5000 euro below the asking price, you know . . . So in fact this negotiation was a bit playing around to put it that way. And that they also granted us this home . . . (Tessie and Gareth)

This is another aspect that can help explain success in the Amsterdam housing market. Real-estate agents are closely working together within the city, which makes their position quite important. Nevertheless, many buyers try to broker a deal without the services of a real-estate agent. The dexterity of potential home buyers in negotiation processes is not evenly distributed. Even so, the willingness to hire an agent to help broker the deal is not evenly distributed among all potential buyers. This is not just a question of money or greed; it is also a question of social learning. Some people want to take the credit themselves, others mistrust real-estate agents, and others again want to save the money. Although this could be framed as one's own responsibility, it is in fact socially constructed behaviour that is related to the habitus of the social group of which one makes part. What is thus argued is that some habituses work to increase and others work to decrease the odds for finding and obtaining a desired dwelling, for example working through the relationship between the buyer and the real-estate agent.

Conclusions and Discussion

This paper has argued that in order to understand how access to housing is connected to class it is important to include all forms and dimensions of capital that make up social position. Obviously economic capital plays a crucial role in market contexts, but this cannot explain why middle-class households are also relatively successful in other housing fields where money is not paramount. The three cases in this paper have cast light on the alternative forms of capital that play a role for middle-class households finding a home in three different housing contexts. In my interviews I encountered many examples of behaviour in the housing markets that was not in line with rules that officially guide the way in which these systems work. Some of this behaviour could be qualified as strategic, as it deliberately sought to improve opportunities over time. Other behaviour is less conscious and less intentional, that is tactical, as it creatively interpreted rules and bent it in certain – for my respondents – advantageous directions.

This paper showed various strategies and tactics of middle-class households in the social rental sector in Amsterdam. In order to bypass the official rules of that field, some subjects deploy other forms of capital, such as willingness to cheat the system.

Others used their knowledge of how the system works to their own good. This knowledge of the market should be understood in multiple ways. In the first place there is direct knowledge of what the official rules are, whether they might become altered in the nearby future and how they can be made to apply or not. Secondly, knowledge of the market also consists of knowing how allocation of dwellings is organized in practice. Thirdly, knowledge of the market can also imply a certain feel for what neighbourhoods are inaccessibly popular and which neighbourhoods are still within reach (in terms of waiting time). Anticipating the development of a particular neighbourhood depends on a particular judgement that not everyone has.

The same logic applies also to the buying market for family housing. Anticipating the development of a particular neighbourhood (and thereby catalysing it) is a strategic practice. Some groups will be able to recognize developments in areas earlier than others and this may gain them an edge over others. This is a practice associated with groups that lack the financial means to just buy themselves in, but have specific cultural forms of capital that enable them to recognize trends, shape them and catalyse them. This process is particularly inherent in earlier stages of gentrification in which pioneers enter low-status areas and start turning them into more legitimized spaces for the middle classes (Clay 1979, Gale 1980, Ley 2003). My data suggest that gentrifiers may acquire a feel for the city as well as accumulate economic capital through their successful investment in housing, which gives them an edge when they become parents and make a next step in their housing career.

As the Copenhagen case showed, institutions such as privately organized co-ops can also function as a “social sorting machine”. In particular the *andelsboligforening*, where the board or the general assembly selects new residents, has a majority of middle-class members, and tends to prefer new members that have a similar social profile, that is, people with a similar habitus. Also when individual members are allowed to sell their share directly to any buyer in an increasingly popular neighbourhood those buyers that have more financial resources, but equally important good social skills and the ability to negotiate cunningly are more likely to enter such a co-op. Once a certain tipping point is reached, gentrification processes become consolidated or even intensified.

These diverse examples show that in order to understand specific dynamics in segments of the housing market it is important not only to investigate the official rules and the evident forms of capital such as money or waiting time that play a role, but also to look at what people actually do in order to find a home. Table 2

Table 2. The housing fields; evident forms of capital and additional forms of capital

Field	Evident forms of capital	Additional forms of capital
Social housing Amsterdam	Waiting time Urgency status	Knowledge of the system “Criminal capital” Social capital
<i>Andelsbolig</i> Copenhagen	Economic capital Waiting time	Social capital “Criminal capital” Taste (cultural capital)
Owner occupied family housing Amsterdam	Economic capital	Knowledge of the Amsterdam housing market Taste (cultural capital) Attitude towards brokers

summarizes the forms of capital identified in this paper that play a role in the three housing fields.

The paper suggests that people with various habituses have different strategies and tactics for finding a home, depending on the housing field. In highly regulated housing fields it seems that social capital and particular forms of cultural capital are sometimes more important than economic capital. But also in market contexts, although also regulated, other forms of capital than merely financial play an important role. This paper started with the fact that these various housing practices are experienced differently. People that lack financial capital or act in housing fields where money plays a minor role may have a sense that they can exercise less control over their own housing conditions. Finding a satisfactory dwelling may then be perceived as a lucky shot. My data suggest that this is particularly the case with people that seize ad hoc opportunities and hence navigate the housing market mainly tactically. Yet, even though these people experience a sense of powerlessness, they may possess other forms of capital which enable them to find a suitable home. Hence, this paper suggests that the experience of coincidence depends on the types of capital at one's disposal.

This would imply that specific middle-class habituses are associated with specific strategies and tactics culminating in various housing pathways (Clapham 2005). These time–space trajectories, as Bridge (2003) calls them, are thus associated with specific housing practices and with specific housing fields. Middle-class groups with a more economic habitus may follow housing pathways that are more focussed on the free market sector. Other middle-class households with a less strong focus on the accumulation of economic capital may follow their housing pathway in the social sector, thereby making use of their social and cultural forms of capital. This links up with Watt's (2005) observations about "marginal" middle classes in council housing in London and the work of Butler & Robson (2003). As they, and others (i.e. Savage 2010, Watt 2009) already observed, it is important to link these housing habituses also to other fields such as employment, education and consumption. The role of housing as an investment and a stage for the accumulation of particular forms of capital should always be linked with the broader time–space trajectories through physical and social space. Future research should analyse more structurally and longitudinally how social, cultural and economic capital are interlocked and how these forms of capital become accumulated and are associated with specific housing fields and pathways in both time and space.

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Notes

1. I interviewed 26 couples twice, once in 2008 and the second time in 2010, and three couples only once, in 2008.

2. The fine for subletting illegally is a maximum of €18,000, and for subrenting €340; see http://www.wzs.amsterdam.nl/pro/aanpak_woonfraude/handhavingsbesluiten/bestuu_rlijke_boete
3. According to the Amsterdam federation of housing associations 20,000 dwellings (10%) are illegally sublet. They fear, however, that this is a conservative estimate. See http://afwc.nl/cms/index.php?option=com_content&task=view&id=28&Itemid=31
4. The housing associations changed the rules for allocation. They call it literally “new rules of the game”. See <http://www.woningnet.nl/pagina.asp?pageid=5366&IID=5>
5. According to research by the Danish housing council (Erhverv & Boligstyrelsen 2006) money under the table is a relatively minor phenomenon. Acquiring a dwelling via family or acquaintances, however, is very common: about two thirds of *andel* housing is so allocated. The seller can be fined or even face criminal prosecution, the buyer can be fined. See <http://www.kuben.dk/composite-618.htm>

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