



UNIVERSITY OF AMSTERDAM

## **Seeking similarities or desiring differences**

*Attitudes towards diversity and inclusion among (future) residents of  
self-build housing cooperatives in Amsterdam*

Master's Thesis

MSc Human Geography: Urban Geography

Faculty of Social and Behavioural Sciences

Graduate School of Social Sciences - University of Amsterdam

Jelle Velseboer

Supervisor: Dr. C. (Cody) Hochstenbach

Second reader: Dr. C. (Carolina) Maurity Frossard

Word count: 19,458

June 18, 2023

**GEANONIMISEERD VOOR PUBLICATIE**

## Abstract

Positioned on the frontier of a collaborative alternative to contemporary pro-growth, highly market-dependant housing regimes, housing cooperatives renounce the neoliberal mode of housing provisioning and take matters into their own hands through de-growth commoning practices and maintaining autonomy over their residence, often promoting social inclusion and ecological sustainability.

Although popular and academic literature hail the exodus from market dependency and the collaborative nature of living that housing cooperatives provide, this form of housing has been critiqued for being too homogenous and exclusive. It is argued that housing cooperatives tend to be merely accessible for academically educated, White middle-classes, leaving little space for other groups to reap the benefits of this housing alternative. A tendency towards middle-class social homophily, and the accumulation of economic, cultural, and social capital has seemingly shaped cooperative housing to be inaccessible for outsiders, rendering it to become a segregated island. However, within this debate, little attention has been given to the lived experience and management of residential diversity and inclusion from the perspective of (future) residents themselves.

Through constructivist, semi-structured interviews, this research provides insights into the experience and management of residential diversity and inclusion among (future) residents of self-build housing cooperatives in Amsterdam, the Netherlands. These interviews illuminate the experienced struggles and efforts made by (future) residents of housing cooperatives to move beyond their own social networks and develop a diverse and accessible form of housing, or, vice versa, how they hold a reluctant attitude towards these notions. Through a threefold categorization of housing cooperatives, this research demonstrates how the attitudes towards and management of diversity and inclusion among (future) residents of housing cooperatives are highly dependent on their initial underlying motivations, clarifying how housing cooperatives aim to provide an inclusive housing alternative.

# Foreword

## **Acknowledgements**

# Table of Contents

<b>Abstract .....</b>	<b>3</b>
<b>Foreword .....</b>	<b>4</b>
<b>Acknowledgements .....</b>	<b>5</b>
<b>1. Introduction.....</b>	<b>8</b>
<b>2. Literature review .....</b>	<b>11</b>
2.1 Neoliberalization and de-socialization of housing .....	11
2.2 Cooperative housing as an exodus .....	13
2.3 Inclusion, social homophily and capital: a Bourdieusian perspective .....	16
<b>3. Case description .....</b>	<b>21</b>
<b>4. Methodology .....</b>	<b>23</b>
4.1 Methods .....	23
4.2 Sampling.....	24
4.3 Operationalization and method of analysis .....	26
4.4 Positionality .....	27
4.5 Limitations.....	27
4.6 Ethical considerations .....	28
<b>5. Empirical results.....</b>	<b>29</b>
5.1 Underlying motivations .....	29
5.1.1 The cooperative as an activist project .....	31
5.1.2 A village within the city.....	32
5.1.3 Living with friends.....	33
5.2 Seeking (dis)similarity .....	34
5.3 The question of diversity .....	36
5.3.1 Defining diversity .....	36
5.3.2 Active struggles .....	37
5.3.3 Temporal factors.....	40
5.4 Strategies and challenges towards inclusion .....	41

5.4.1	Network and knowledge: concerning social and cultural capital .....	41
5.4.2	Financial limitations: municipal restrictions .....	44
<b>6.</b>	<b>Discussion .....</b>	<b>47</b>
<b>7.</b>	<b>Conclusion .....</b>	<b>49</b>
	<b>References.....</b>	<b>53</b>
	<b>Appendix A. Interview guides.....</b>	<b>57</b>
	<b>Appendix B. Coding overview .....</b>	<b>61</b>

## List of Figures

<b>Figure 1</b>	Categorization of interviewed housing cooperatives .....	30
-----------------	--	----

## List of Tables

<b>Table 1</b>	Respondents overview .....	24
----------------	----------------------------	----

# 1. Introduction

At the housing protest on the Dam Square in Amsterdam in early 2023, I was approached by a man holding a sign which read *meer coöp, minder koop* (more co-op, less property). In his hand, he was holding a stack of bright yellow flyers that almost blew away as he was struggling to hold the sign simultaneously. “Here, your hands are still free, take some of these,” he said, as he tried to pass along a few of his flyers. The logo of the housing cooperative “de Nieuwe Meent” on his sign and the yellow papers drew my attention, as it occurred to me that I recently reached out to them to gather information and potentially draft respondents for my Master’s thesis. Right at the moment when I wanted to lead the conversation to my research topic, he got pushed away by the crowd, dumped the full stack of about 75 flyers into my hands, and hastily said “Don’t forget to spread the word! We can really use it!” as he turned his head and walks the other way, along with the mass. It was not until later that day that I got the chance to actually read through the pamphlets that he had handed me, which read: “Cooperatives provide a just way out of the housing crisis, returning management and usage of housing back to the people – where it belongs!”

The current housing market poses a precarious position for people searching for a place to live. The highly market-dependent housing regime can easily be visualised as an unequal playing field, dominated by large, private corporations and investors. It would not come as a surprise, then, that people with less dominance or power are willing, or arguably forced, to look for an alternative mode of residence. Along with more radical forms of housing alternatives like squatting movements regaining popularity over the last few years (Dadusc, 2019; Stöve, 2022), another alternative is being rediscovered: the housing cooperative (Barenstein et al., 2021; Czischke et al., 2020). This alternative mode of housing can be defined as “an autonomous organization of people who voluntarily unite to realize their residential needs and ambitions by means of a non-profit association of collective ownership which they manage and control democratically together” (Lengkeek & Kuenzli, 2022: p. 213). By providing a form of collective residence, cooperative housing allows people involved to move away from a market-dependent housing regime and gives them agency to create and maintain their own housing estate (Savini, 2022), effectively providing an autonomous, independent housing entity, often promoting social inclusion and ecological sustainability (Czischke et al., 2020).

Progressive local governments across countries have embraced housing cooperatives and strongly encourage the development of these forms of collective housing (Baiges et al., 2020). The municipality of Amsterdam is a prime example, adopting a positive attitude towards cooperative housing. By providing sites for the development of new housing estates or by redeveloping existing buildings to be used as residences for housing cooperatives (Gemeente Amsterdam, 2020), this rediscovered form of collective housing seems to be gaining momentum as a ‘new’ form of housing



provision supported by institutional actors, moving towards recognition as a legitimate sector of housing.

Although housing cooperatives seek to break with existing housing systems by not (fully) relying on market fluctuations, the commodification of housing, and the inherently unequal playing field that future homeowners have to manoeuvre within, it has been argued that this alternative is merely an alternative for middle-class residents (Arbell, 2021; Bresson & Labit, 2020; Tummers, 2016). In order to gain access to an existing cooperative, not to mention establish a new cooperative, it takes a tremendous amount of social, cultural, and economic capital (Barenstein et al., 2021). In effect, a significant portion of housing cooperatives consists of White, higher educated, middle-class residents (Arbell, 2021). Although the realisation of housing cooperatives provides a way of coping with a precarious housing market for those groups involved, the experience and negotiation of inclusion and diversity from the (future) residents' point of view often remains unnoticed. Whereas the homogeneity of the sector has been largely criticized by authors such as Arbell (2021) and Tummers (2016), there has been little attention paid to the struggles and barriers experienced by residents themselves regarding the realisation of a diverse and inclusive housing cooperative, nor the question of whether diversity and inclusion are part of the residential preferences of housing cooperative residents in the first place.

These inquiries have led to the formulation of the following research question for this thesis:

*How do (future) residents of self-build housing cooperatives in Amsterdam experience and manage residential diversity and inclusion?*

This research question will be supported by the following sub questions:

- How do housing cooperatives provide an alternative to the current housing market?
- How do residents of self-build housing cooperatives perceive inclusion and diversity within their housing cooperative?
- Which barriers do self-build housing cooperatives experience in actively pursuing inclusion and diversity?

The aims of this thesis are twofold. Firstly, this thesis aims to provide insights into the newly rediscovered cooperative form of housing. As the popularity of this collective form of housing is a recent phenomenon in the Dutch context, this thesis will elaborate on previously largely uncharted academic territory. More specifically, transcending the Dutch context, literature on (not yet realised) *self-build* cooperative housing is not abundant, which positions this thesis within an understudied field. Secondly, this thesis aims to reflect on the agency of (future) residents of self-build housing cooperatives considering diversity and inclusion within this form of housing.

Thus, this study positions itself within two strands of literature. On the one hand, this thesis

relies on and adds to literature on critical housing studies by providing insights into co-housing and housing cooperatives as a housing alternative. Authors such as Tummers (2016), Griffith and colleagues (2022), Czischke and colleagues (2020) and Barenstein and colleagues (2021) have contributed to an extensive knowledge base of contemporary developments surrounding housing cooperatives, serving as a foundation for this research. On the other hand, this research is accompanied by literature within the field of urban sociology. Within this strand, this study is based on literature both specifically centered around diversity and inclusion within co-housing practices (see for instance Bresson & Labit, 2020) as well as a broader application of the concepts through Bourdieusian-inspired studies of (residential) homophily and heterogeneity (see Bourdieu, 1968, and Van Gent et al., 2019). Although studies on the management of diversity and inclusion among co-housing initiatives exist (Arbell, 2021; Bresson & Labit, 2020; Savini, 2022), the experience of these factors among residents themselves have not been studied extensively. This thesis therefore aims to combine and contribute to the abovementioned literature by primarily studying inclusion and diversity as experienced and managed on the individual level.

In the section that follows, a comprehensive literature review will elaborate on existing literature on this topic and provide insights into theoretical notions of diversity and inclusion related to housing cooperatives. This review will be followed by a case description of cooperative housing within the specific contexts of the Netherlands and Amsterdam. Subsequently, a description of the methodology of this thesis is provided. This leads to the empirical outcomes of this thesis, followed by a discussion of the results in which the sub-questions of this research will be answered and evaluated, before turning to the conclusion of this thesis.

## **2. Literature review**

In order to provide a basis for this research, this chapter first seeks to lay a literary foundation outlining the neoliberalized housing regime where cooperatives find themselves in. Second, this literature review will illustrate the means by which housing cooperatives provide an alternative form of housing within this regime through means of commoning. Lastly, this chapter will discuss scholarly attitudes towards diversity and inclusion within the cooperative form of housing.

### **2.1 Neoliberalization and de-socialization of housing**

Over the past decades, housing markets have increasingly become distanced from individual urban dwellers. Instead of provisioning for the need for residence, it has been argued that housing has become a commodity for investors and an asset for the rich (Adkins et al., 2021). Combined with a general stagnation in the growth of economy and wages, and tax incentives on investments and wealth, housing-as-an-investment has led to an increased growth in wealth from property. As a result, Adkins and colleagues (2021) argue, a clear class-division can be identified in the housing market between those that own property and those that do not. The authors propose that class should therefore be seen as not based on mere income, but rather as an asset-based principle, envisioning a division based on property ownership versus the lack thereof. In this light, lower- and middle-class residents that often lack these assets experience a strong disadvantage in the housing market. Additionally, even when these residents do have the means to take part in the housing market by either buying or renting a property, they are faced with a recent surge in household expenses which are rising faster than salary and wage increases (Wetzstein, 2017). Wetzstein fittingly conceptualises these trends as a “global urban housing affordability crisis” (p. 3160). The social and financial implications of this crisis for the lower classes are severe. They include, but are not limited to, widespread financial stress and hardship, an exodus of key workers that provide essential urban services due to unaffordable housing, and further economically segregated and dysfunctional cities (Wetzstein, 2017).

Wetzstein underscores the critical role that globalizing political economies play in the unequal housing market and the related global urban housing affordability crisis. The rise of real estate capitalism, or the shift from land and housing to the centre stage of Western economies, “moves beyond domestic institutions and local cultures to link housing outcomes to transnational trends in the deregulation of housing finance that have altered incentives and preferences for financial institutions, homeowners and would-be homeowners” (Wetzstein, 2017: p. 3164).

While housing has been supported by state subsidies in the past, states have moved away from direct provision to an ‘at-a-distance’ enabling governmental role (Wetzstein, 2017). This deregulation and financialization of housing, and the strong tendency towards homeownership rather than rental

housing, all fit in line with a housing regime built upon the ideology of neoliberalism.

Neoliberalism is described by Brenner and Theodore (2002) as “the belief that open, competitive, and unregulated markets, liberated from all forms of state interference, represent the optimal mechanism for economic development” (p. 350). Although this definition encompasses neoliberalism as an overarching political and economic ideology, this definition is inherently static, as it implies a state or condition rather than a continuous process. Therefore, in later work, the authors turn to the notion of *neoliberalization* (Brenner et al., 2010), highlighting the process rather than the condition that the concept entails (Aalbers, 2013). Neoliberalization emerges under different geopolitical and geoeconomic conditions and is never manifested in an all-encompassing form, and should therefore not be considered as a static concept (Brenner et al., 2010).

Although neoliberalization is inextricably intertwined with market deregulation, as described by Brenner and Theodore (2002), it is not a process of abandoning all market regulation by governmental bodies (Aalbers, 2013). The state stays the central node in the network of the neoliberal market, rather re-regulating than de-regulating, since the freedoms that the neoliberal state embodies “reflect the interest of private property owners, businesses, multinational corporations, and financial capital” (Harvey, 2005: p. 7, cited in Aalbers, 2013). The state thus functions as an enabling force, managing the flow and incorporation of market workings and capital within most, if not all sectors of society.

One of the effects of neoliberalization in the urban setting is the shift from urban managerialism to urban entrepreneurialism. Whereas cities used to be more passive facilitators, not actively engaging in the accumulation of capital and the attraction of investment, from the 1970s-1980s onwards there has been “a general consensus emerging throughout the advanced capitalist world that positive benefits are to be had by cities taking an entrepreneurial stance to economic development” (Harvey, 1989: p. 4). The implications of this entrepreneurial stance of urban governance are severe. This form of urban governance prioritizes economic projects that are deemed to improve the economic flow on a large scale, such as new civic centres or industrial parks, rather than projects that are primarily aimed at improving the living conditions of living or working within a particular city (Ibid.). Neoliberalization, in the context of entrepreneurial urban governance, is thus designed to prioritize the attraction of capital over the well-being and living conditions of the residents themselves.

The premise of privatization and strong individualization that neoliberalism exudes finds its way into redistribution on the national scale. Put bluntly by Theodore and colleagues (2011), the ideology of neoliberalism “rests upon a starkly utopian vision of market rule, rooted in an idealized conception of competitive individualism and a deep antipathy to sources of solidarity” (p. 16). As the latter section of this quote suggests, the market rule that follows from neoliberalization leads to a reduction in public expenditure on social facilities, and welfare previously provided by the state in a Keynesian mode of redistribution has shifted towards a privatization of care. In this sense, Western

welfare regimes tend to rely on ‘privatized Keynesianism,’ or an ‘asset-based’ welfare regime, where households “manage between borrowing, saving and drawing upon their assets in response to changing economic and welfare pressures” (Ronald, 2013: p. 9).

This form of asset-based welfare and austerity on social facilities strongly relies on a pro-property agenda (Hodkinson et al., 2013), heavily promoting homeownership by, for instance, providing tax incentives for homeowners and mortgage holders (Ronald, 2013). Consequently, following this pro-property, asset-based welfare, the social rental sector has experienced a decline in government funding and an increased residualization in size and funding. Housing is strongly de-socialized (Ronald & Lee, 2012): as a result of global housing investments and residualization of the social rental sector, housing is increasingly disconnected from its social functions and meanings (Barenstein et al., 2021). Ronald and Lee (2012) underline a second aspect that has led to the residualization of the social rental sector: not only does the marketization and pro-property agenda within a neoliberal housing regime result in a declining social rental sector, it has also been argued that this sector should merely provide housing for the poorest, excluded or most vulnerable section of the population, leading to a stark stigmatization and marginalization of the sector (Ronald, 2013).

Neoliberalization thus not only poses challenges for homeowners in a precarious, unaffordable housing market, but it also leads to a residualization of state-provided tenure forms. Therefore, as Peet (2011, cited in Aalbers, 2013) writes, “the neoliberal state imposes sanctions, not on the speculators, but on the hard-working people whose taxes bailed out the financial system. Austerity is societal punishment for the crimes of the wealthy. It is imposed on everyone but the guilty” (p. 398).

## **2.2 Cooperative housing as an exodus**

As the quote from Peet (2011, cited in Aalbers, 2013) above suggests, it is the people that carry the burden and consequences of the state’s actions. Section 2.1 illustrated that this is the case for housing, too. In a global context characterized by governmental withdrawal from the housing sector in the form of austerity and residualization of the social rental sector (Ronald, 2013; Ronald & Lee, 2012), the commodification of housing, and the inability of the private sector to cater to the needs of people with low-income, societal problems become individual issues (Balmer & Gerber, 2018). In the neoliberal rhetoric, it is the responsibility of the actors on the market to mitigate social risks, or a ‘subjectivication’ of societal problems (Ibid.).

Within the unequal playing field of the housing market, where the state seems to favour the wealthy and the societal relevance of a fair housing regime is apparently overlooked, it is up to the individual to find a way of coping with this precarious situation. Therefore, there is an increasing call for an alternative mode of housing (Balmer & Gerber, 2018; Barenstein et al., 2021; Czischke et al., 2020; Tummers, 2016) to counter the neoliberal housing regime and change the regime from within.

Envisioning a just city where equity, democracy, and diversity are important considerations, and where the focus lies on equitable outcomes instead of provisioning those that are already well off, Fainstein (2011) writes that “the development of ... practical alternatives to the status quo and neoliberal hegemony become the primary task for those with a moral commitment to human betterment” (p. 19). In that sense, in order to create a just and viable way of coping with the neoliberal housing regime, a ‘nonreformist reform’ has to take place, a reform that operates within existing societal frameworks but “sets in motion a trajectory of change in which more radical forms become practicable over time” (Fraser, 2003, cited in Fainstein, 2011). Therefore, in the neoliberal trend of decentralization, increased self-reliability and subjectivication, custom-made collaborative solutions pave the way to urban human betterment that Fainstein calls for (Tummers, 2016). Confronted with dystopian imagery of their future within a market-dependent housing regime (Adkins et al., 2021), grass-root initiatives find themselves on a rediscovered housing frontier based on collaborative housing (Tummers, 2016). This provides the instruments for the so-called third sector: not private ownership nor rent, but collaborative ownership removed from the logics of the commercial market.

Collaborative modes of housing exist in a plethora of forms and typologies (Griffith et al., 2022). The exact incentive and context where these initiatives manoeuvre within varies from country to country and from context to context, yet always intends to “challenge [existing] housing policy and planning cultures in significant ways” (Tummers, 2016: p. 2024). Collaborative housing allows for a mode of living beyond individual property rights, financialization and speculation (Griffith et al., 2022), proposing a “socially conscious mode of housing provision geared to protect the autonomy of inhabitants through processes of democratic decision-making, and bottom-up management” (Vidal, 2019, cited in Griffith et al., 2022).

Within the broad variety of collaborative housing practices, the housing cooperative stands out in its autonomy (Savini, 2022), full collectivization of property rights (Griffith et al., 2022), and democratic decision-making nature (Czischke et al., 2020). It strongly contrasts the speculative nature of the neoliberal housing market, allowing for “low impact living, sufficiency through sharing, conviviality and decommodified housing” (Savini, 2022: p. 8). Compared with homeownership, cooperative housing offers the benefit of a shared cost and financial risk, lower general costs, and, in contrast to the financialized homeownership regime as outlined above, specific restrictions on resale and profit, making the housing affordable to multiple generations of purchasers while securing the house for the cooperative’s community (Saegert & Benítez, 2005). Other than collective forms of housing that merely include the self-management of privately-owned estates or forms of collective management and commissioning within housing market dynamics, the housing cooperative is a fully collective entity, both in social, legal, and ownership terms (Lengkeek & Kuenzli, 2022). In this sense, this form of housing is provided for the people, by the people: it is not the market nor investment profit that leads the development of these initiatives, but an intrinsic drive for placing housing outside the tensions of the market and establishing the under-developed ‘third sector’ of collaborative housing

provisioning.

The autonomy that lies at the basis of many cooperatives comes from the premise of de-growth and therefore separation from the ‘regular,’ pro-growth market (Savini, 2022). As Savini points out, “[t]he central critique that de-growth scholars advance is that, because the ideology of growth gained autonomy from society, society lost its capacity for self-institution” (p. 2). In the case of cooperatives, autonomy is “the capacity to define needs and wants oneself, beyond imposed imaginaries and identities” (Escobar, 2018, cited in Savini, 2022). Housing cooperatives have the potential to offer means to regain this autonomy by functioning as an exodus to the neoliberalized, pro-growth market. Savini understands exodus as “an act of resisting the perpetual enclosure of common resources, including data, housing, public space and information. It is not an escape, but instead the proactive creation of alternative institutions” (p. 5).

The alternative institutions that Savini (2022) refers to are institutions, initiatives, and aspirations built upon the philosophy of the *commons*. Instead of the persistent accumulation of individual wealth that the neoliberal doctrine seems to advocate (De Angelis, 2017), and the deep antipathy towards sources of solidarity within neoliberal market regimes (Theodore et al., 2011), *commoning* implies “a plurality of people (a community) sharing resources and governing them and their own relations and (re)production processes through horizontal doing in common” (p. 10). Here, common goods must be understood in their broadest sense: they are goods in the sense of “being social objects of *value* ... (whether tangible or not) that satisfy given socially determined needs, desires and aspirations” (p. 29). The philosophy of commoning therefore not merely applies to land or the shared use of physical objects, it also implies the reproduction and development of more abstract use values such as the sharing of knowledge (Lengkeek & Kuenzli, 2022). A principal aspect of commoning is the creation of relational values and social action, resulting in the horizontal reproduction of the community and its common goods that De Angelis (2017) mentions in his definition outlined above. In this light, housing cooperatives are a physical manifestation of the philosophy of the commons. Once established in the larger scheme of housing politics as a legitimate ‘third sector,’ the application of commoning of housing could lead to a successful non-reformist reform in the philosophy of Fainstein (2011), setting in motion the development of housing cooperatives on a larger scale and providing a step closer to the realisation of a just city.

However, the question arises whether or not autonomy on the basis of commoning is viable in a neoliberal housing regime centred on pro-growth and individual responsibility. Market competition and neoliberal state policies keep cooperative organisations under constant pressure because these organizations operate within growth-dependent relations (Savini, 2022). Thus, once a sense of autonomy is established within a cooperative, maintaining this autonomy poses a challenge to the very existence of the cooperative in this ‘hostile’ pro-growth and individualized hegemonic ideology of neoliberalization. In order to reproduce the autonomy of the housing cooperatives, cooperatives tend to shift their strategies towards coexisting practices of *nesting* and *federating*. Nesting is “the capacity

to establish multiple thresholds of engagement in commoning processes” (Ibid.: p. 6). It is the internal organization of the cooperative that is divided into systems of commoning practices such as shared facilities, public space, and energy networks, governed in separate yet related entities. It is both an administrative solution, and it also produces internal boundaries that enable communal participation and therefore strengthen the internal autonomy of cooperatives. This may take the form of work groups, separately dealing with issues relating to design, law, finance, community, and media. These different work groups make autonomous decisions on specific aspects of the project but coordinate with each other (Ibid.: p. 10).

Federating, on the other hand, is applied to strengthen external autonomy and manoeuvre their alternative institution within the established housing regime. The creation of federations allows for autonomous, different cooperative systems to be structurally coupled. Through federating, cooperatives create new interdependencies and can maintain autonomy without homogenization in the established housing regime (Savini, 2022). Creating a federation among housing cooperatives develop a synergy and solidarity across different cooperatives, allowing for an exchange of skills and knowledge, and “creating a network of different commoning practices that can pressure the existing institutional environment” (Ibid.: p. 13).

### **2.3 Inclusion, social homophily and capital: a Bourdieusian perspective**

Through commoning, cooperative housing paves the way for an exodus from the commodified, neoliberalized housing market by offering a third sector alongside homeownership and (social) rental. This form of tenure is managed and commissioned for the residents, by the residents, and builds upon the horizontal reproduction of and redistribution within the community (De Angelis, 2017). It has been claimed that, in essence, collaborative housing, and cooperative housing alike, cultivate solidarity and empowerment among inhabitants. These characteristics are often considered beneficial for preventing social exclusion, especially for marginalized actors in the housing market (Bresson & Labit, 2020), thus implying an open and viable ‘third sector’ as outlined above. As ambitious as this may seem, claims like these tend to raise some questions and uncertainties: is cooperative housing actually accessible for all, and, if not, what determines this in- and exclusion?

In their analysis of social inclusion in French collaborative housing, Bresson and Labit (2020) utilize the definition of social inclusion as provided by the United Nations report “Leaving no one behind,” describing the concept as “the process of improving the terms of participation in society for people who are disadvantaged on the basis of age, sex, disability, race, ethnicity, and economic and migration status” (UN, 2016, cited in Bresson & Labit, 2020). The report underscores that “promoting social inclusion requires both removing barriers to people’s participation ... as well as discriminatory attitudes and behaviours, and taking active steps to make such participation easier” (Ibid.).



Social inclusion can therefore be considered a process of on-going active engagement. Although the section above has shown the anti-speculative, often anti-capitalist nature of cooperative housing, therefore allowing for an active form of social inclusion in the dimension of economic status, in practice this does not necessarily lead to an active engagement with any other dimension of social inclusion (Bresson & Labit, 2020). It is also questionable whether the European housing regulations and planning culture even allow for social inclusion in the economic dimension in the first place, resulting in the creation of socially and financially segregated “island[s] or oas[e]s” (Tummers, 2016: p. 2030). This leads to the common critique of residential homogeneity among collaborative and cooperative housing: literature tends to consider people involved in collaborative housing as predominantly White, affluent, middle-class, politically left, and university-educated (Arbell, 2021; Bresson & Labit, 2020; Sanguinetti & Hibbert, 2018), which is oftentimes articulated by members themselves as “a failure of affordability, rather than a complex socio-cultural question and structures of belonging, identity, racism, and social justice” (Chitewere, 2018, cited in Pickerill, 2020: p. 742), therefore failing to acknowledge other structural injustices and challenges that may lie at the basis of cooperative residential homogeneity and exclusivity.

Although housing cooperatives are hailed by experts and academics on housing for their ability to propose a solution for many societal problems such as general housing affordability and a housing provision that is not attached to the strains of the commodified housing market, the apparent lack of diversity has been critiqued for keeping the sector small and homogenous (Arbell, 2021), creating an “intentional community for members only” (p. 445). As Arbell continues, when crucial factors concerning “gender, race, class or age are left from [collaborative housing] analysis, the impact of difference and power relations within [collaborative housing initiatives] remain unnoticed” (Tummers & MacGregor, 2019, cited in Arbell, 2021).

Although the conceptualization of inclusion provided by the United Nations as utilized by Bresson and Labit (2020) provides an objective lens through which the term can be operationalized and analysed, in practice the term is often applied subjectively. Zahrah and Gamal (2018) argue that, considering inclusion, communities have a “subjective thinking depending on their respective perceptions ... [it is] the community itself that differentiates between different “types” of people” (p. 16). Thus, following Zahrah and Gamal (2018), it is the community and its residential preferences that determine the application of inclusion, and, consequently, exclusion. The subjective thinking and the specific residential preferences of the community that result from it therefore stem from the social composition of the group. The apparent homogeneity of housing cooperatives as described in literature can thus also be seen as the subjective application of inclusion, or the lack thereof.

The homogeneity of networks is described by McPherson and colleagues (2001) as *social homophily*. At its core, social homophily refers to “the principle that a contact between similar people occurs at a higher rate than among dissimilar people” (p. 416). This relationship between association and similarity “tend[s] to get stronger as more types of relationships exist between two people,

indicating that homophily on each type of relation cumulates to generate greater homophily for multiplex than simplex ties” (p.418), implying that the more similar traits, the closer the ties are that between individuals. The proverbial expression “birds of a feather flock together” summarizes this empirical pattern succinctly. McPherson and colleagues (2001) distinguish two types of homophily: *baseline homophily*, which is homophily effects that are created by the mere demography of the tie pool, and *inbreeding homophily*, which is homophily that transcends demography and arises from opportunity induced by social structures and personal preferences more than chance. Within these forms of homophily, an extra distinction is made between “*status homophily*, in which similarity is based on informal, formal, or ascribed status, and *value homophily*, which is based on values, attitudes, and beliefs” (p. 419). Status homophily, the authors continue, includes both ascribed characteristics such as race, ethnicity, sex, and age, and acquired characteristics such as education, occupation, or behaviour patterns, while value homophily includes the “wide variety of internal states presumed to shape our orientation toward future behaviour” (p. 419).

Whereas social homophily does not entail spatial outcomes in itself, the self-selection and self-sorting notions that result from this tendency do manifest themselves in spatial behaviour and residential preferences (Van Gent et al., 2019). A study by Van Gent and his colleagues (2019) illustrates that people are inclined to move into neighbourhoods that more closely reflect their economic and socio-cultural traits than their previous neighbourhoods, resulting in the formation of more residentially homogeneous neighbourhoods. This spatial manifestation of social homophily also shows the other way around, as “the higher the share of own-group in the neighbourhood, the lower the probability of moving” (p. 907). Thus, Van Gent and colleagues show that social homophily tends to produce residential preferences and spatial outcomes. However, the spatial manifestation of residential preferences is confined by the actor’s ability to pursue these preferences. The power to pursue residential preferences based on social homophily is therefore inherently linked to the actor’s possession of capital (Arbell, 2021; Bresson & Labit, 2020).

Capital, when derived from the widely acclaimed theories from Bourdieu (e.g., 1968; 1984), takes shape in a tripartite manifestation and allows to deconstruct the (in)accessibility of housing cooperatives within these three dimensions. Firstly, the accumulation of *economic capital*, theorized as the direct conversion of labour into money or a more institutional manifestation such as property rights (Bourdieu, 1968: p. 16), grants the actor the financial possibility to take part in an alternative form of housing such as a housing cooperative. Only when an actor has the economic resources to engage with this alternative mode of housing provision can they participate in an initiative like a cooperative (Arbell, 2021). Second, it often takes membership in a group, the embedded and “durable network of more or less institutionalized relationships of mutual acquaintance and recognition” (Bourdieu, 1968: p. 21), or *social capital*, to allow actors to come in contact with cooperatives in the first place. This can also be linked to the ‘flock’ that forms out of social homophily and the relationships that are built and maintained by forming alliances with people with similar traits. It is this social capital that plays a

crucial role in determining who is able to gain access to this type of housing (Boterman, 2012). Finally, *cultural capital* can be regarded in three forms: the *embodied state*, entailing the incorporated long-lasting dispositions of ‘culture’ in one’s mind; the *objectified state*, which refers to material cultural goods such as art, writings, and other types of cultural media; and the *institutionalized state*, or the objectification of cultural capital in the form of academic qualifications (Bourdieu, 1968). In sum, the forms of capital accumulate as the process of “incorporation and mastery of knowledge, skills and perceptions” (Arbell, 2021).

According to Bourdieu (1984), capital, and particularly cultural capital, structure and classify the conditions of existence of an individual. The internalization of dispositions and meaning-giving perceptions, or *habitus*, reflect a structuring principle that distinguishes groups from “what it is not and especially from everything it is opposed to: social identity is defined and asserted through difference” (p. 172). The habitus forms a “scheme of perception that develop[s] in response to the conditionings associated with a particular class of conditions of existence” (Bourdieu, 1990, cited in Arbell, 2021). It divides groups and classes into separate entities based in their possession of (cultural) capital. The habitus, therefore, reflects the attained capital, preferences, and tastes of specific social groups, distinguishing one lifestyle from the other.

When applied to cooperative housing, Arbell (2021) argues, the values that are often ascribed to collaborative housing—a communitarian worldview, a leftist political preference and a background in higher or academic education—reflect the habitus of alternative White middle classes. Therefore, Arbell suggests, “it is culture, and not simply affordability, that drives the homogeneity” (p. 443). In other words, it is argued that since collaborative housing caters to the cultural capital and, consequently, the habitus of a section of the middle class, it shapes the sector into a homogenous straitjacket, excluding the out-group that does not fall within this habitus. The self-sorting mechanism of habitus can thus be linked to a sense of value homophily, as the ‘structuring structure’ that is habitus seems to go hand-in-hand with preferences resulting from value homophily.

Looking at inclusion and diversity within housing cooperatives through a Bourdieusian lens reveals the crucial role that capital and habitus play in the accessibility of this form of housing. The shared characteristic of residents of housing cooperatives that they base their ‘flock’ on, therefore applying their tendency towards social homophily, is mainly their remarkable accumulation of all forms of capital (Bresson & Labit, 2020). In this regard, the practice of commoning can also be seen as merely available to people that share the same sense of residential preferences based on the habitus that entails this form of living, denying access for people outside this capital bubble. When birds of a feather flock together, it is their threefold capital that shapes and builds their nest.

This literature review has underlined how contemporary studies attribute residential homogeneity to housing cooperatives as an outcome of the manifestation of social homophily. However, little attention is awarded to how members of cooperatives themselves stand towards

diversity and inclusion within their housing cooperative. The research of this thesis is aimed at providing insights into this understudied point of view and in effect filling in this academic gap.

### 3. Case description

As mentioned in the introduction of this thesis, the current rise in the development of housing cooperatives is a *rediscovery* of a historically present form of collective housing. Although the newly found appeal of cooperative housing is a recent phenomenon that regained institutional support around 2015 and 2017 (Baiges et al., 2020), the Dutch cooperative housing sector finds its origins in the latter half of the nineteenth century (Lengkeek & Kuenzli, 2022). Rapid urbanization has led to a vast deterioration of housing within the city. Labourers who moved to Dutch cities settled in overcrowded, low-quality dwellings, often consisting of merely one room, without access to clean water and sewage which often contributed to city-wide epidemics. Afflicted by these unbearable circumstances, workers united themselves in cooperative associations to collectively practice solidarity by providing common goods, among which housing was first and foremost a priority. These cooperative initiatives led to the formation of around 100 housing cooperatives throughout the Netherlands at the dawn of the twentieth century (Ibid.).

The ravages of housing during the beforementioned rapid urbanization did not escape the attention of the Dutch government. Therefore, in 1901 the Housing Act (Woningwet) was introduced to structure and organise public housing (Lengkeek & Kuenzli, 2022). This law issued a turn in housing provision: housing was determined to be a state affair, instead of a people's project. Associations that provided housing could apply for registration as 'Admitted Institution' (Toegelaten Instelling), or housing corporation in contemporary terms, in order to receive institutional recognition and be eligible for subsidies, guarantees and government loans. Although this turn meant far-reaching support for housing conditions in cities and beyond, it meant the downfall of the housing cooperative. As the 1901 Housing Act intended to shift the provision and management of housing away from residents themselves and towards government agencies, the incentive of collective property that lies at the basis of housing cooperatives became a thorn in the government's side. Thus, in 1904, the decisive choice was made to exclude housing cooperatives from the possibility of applying for the status of Admitted Institution. Housing corporations became the norm for the provision of public housing, and the cooperative descended into obscurity.

In 2015, the tides changed. Although vain efforts were made to reinstate housing cooperatives as a legitimate sector throughout the twentieth century, this form of housing reappeared in the revised Housing Act that was introduced that year (Lengkeek & Kuenzli, 2022). Although the rights of housing cooperatives were more modest than fully institutionalized Admitted Institutions, housing cooperatives were instated in both the 2015 Decree on Admitted Institutions for Public Housing (Besluit toegelaten instellingen volkshuisvesting) and in the Regulations on Admitted Institutions for 2015 (Regeling toegelaten instellingen), demonstrating a newly rediscovered legitimization and institutionalization of a long-forgotten sector (Baiges et al., 2020).

It did not take much time for this reinstatement of housing cooperatives on a governmental scale

to be incorporated into municipal housing policies. In 2017, the city of Amsterdam allocated sites for experimentation on self-build housing cooperative projects (Baiges et al., 2020). The city's municipality developed these initial plans to form the in 2020 published Action Plan "Working with housing cooperatives!" ("Aan de slag met wooncoöperaties!"), in which they envisioned their ambitions on short, middle and long terms (Gemeente Amsterdam, 2020). In four years, the city envisions the start of 15 to 20 cooperative projects, with the realisation of cooperative 7,000 dwellings in 2030, of which 50% is self-build and 50% is incorporated in existing buildings. In the long term, the city anticipates having housing cooperatives provide for a 10% share of housing in the city (Ibid.: p. 8).

This thesis situates itself on this newly reinstated housing frontier. All seven cooperatives that participated in this research find themselves in or close to the building phase of development. Although some interviewees have indicated that the ambitions of the Amsterdam municipality might be reassessed due to building costs and delays due to the war in Ukraine and restrictions considering the current nitrogen crisis, it stands to show that cooperative housing is becoming a serious and high-potential actor in the provisioning of housing.

## 4. Methodology

### 4.1 Methods

Since one of the aims of this study is to uncover the experience of diversity and inclusion from the perspective of cooperative residents themselves, this research inherently benefits from a qualitative approach to answer the main research question. This approach allows to “interpret [the social world] from the perspective of the people being studied, rather than as though they were incapable of their own reflections of the social world” (Bryman, 2016: p. 393). Concepts such as inclusion and diversity, which are sensitive to individual interpretation and conceptualization, therefore require data retrieved from the perspectives of the involved actors themselves. As Longhurst (2010) puts it simply, “talking with people is an excellent way of gathering information” (p. 103). However, she continues, merely talking with people will oftentimes not lead to orderly and structured information or useful data. Therefore, in order to collect qualitative data on the experience of inclusion and diversity among cooperative residents, semi-structured interviews were conducted. Semi-structured interviews allow for flexibility in the interview process and will emphasize how the interviewee frames, understands, and interprets the research topic (Bryman, 2016: p. 468). By formulating questions on both actors’ own visions and experiences and the collective vision and experience of the cooperative as a whole, aspects of both the experience *and* the management of inclusion, diversity and accessibility within cooperative residents could be addressed. The full interview guide can be found in Appendix A.

Although a qualitative survey could also, to a certain extent, delve into the individual experiences and perceptions on this research topic and allow for research on a larger geographical scale, interviews are capable to attain a more personal approach and allow for relevant deviations from the initial interview questions (Bryman, 2016; Longhurst, 2010). This method therefore leads to more in-depth data, although in a smaller quantity. However, since the focus of this research is on the Amsterdam region and therefore does not entail a large number of individual cooperatives, this should not lead to a significant limitation to this study.

Additionally, a modest form of participant observation was conducted. The participant observations have led to a further exploration and a better understanding of housing cooperatives themselves and opened fruitful discussions with involved actors over a broad variety of themes and topics. The observations were threefold: firstly, an informal informational drink was visited, organized by housing cooperative C7. Aimed at potential new residents, this *borrel* brought members and aspiring members together to talk about relevant topics and answer any questions that aspiring members might have. This provided the opportunity to informally talk with people involved and listen to and participate in discussions closely related to diversity, inclusion, and residential preferences, leading to substantial fieldnotes. Secondly, a visit was made to the housing cooperative C3, which to this day remains the only self-build cooperative with a realised

building. In addition to the interview that was conducted there, visiting the residence gave a glimpse into the daily life in a cooperative housing facility, although this fleeting insight naturally did not and will not reflect the true experience of living there. Lastly, a panel on cooperative housing at the *Studenten Woontop*, a conference on student housing in *Pakhuis de Zwijger* was attended. This panel consisted of actors involved in alternative forms of housing, including a representative of the cooperative C5, whom I had interviewed at an earlier stage of this research.

## 4.2 Sampling

Over a period of six weeks, nine (future) residents of seven self-build housing cooperatives were interviewed. A detailed report of respondents, albeit anonymized, and their respective housing cooperatives, can be found in Table 1.

**Table 1**

*Respondents overview*

Name	Cooperative	Sex	Interview date	Involvement with cooperative (in years)
Marie	C6	F	4/4/2023	3
Lina	C4	F	6/4/2023	3
Helen	C4	F	6/4/2023	3
Albert	C1	M	6/4/2023	4
Sophie	C2	F	18/4/2023	2
Alex	C7	F	23/4/2023	2
Simon	C5	M	4/5/2023	1 – 1,5
Laura	C3	F	7/5/2023	4 or 5
Willem	C3	M	7/5/2023	Not asked

*Note.* All interviewee names are pseudonymized and housing cooperatives are numbered to retain the participants' anonymity.

Considering the focus of this research, the research population of this study was clearly demarcated. As this study aims to attain knowledge regarding the experience of inclusion and diversity among (future) residents of self-build housing cooperatives in Amsterdam, the research population consisted of (future) residents of self-build housing cooperatives in Amsterdam. However, this population does not include housing cooperatives that engage themselves in a too preliminary phase of development, in order to embed the personal experience of the population in the context of housing cooperatives that will most certainly be realized. The housing cooperatives that were involved in this research were therefore in the phase of land allocation, (preliminary) housing construction, or realization.

Following this selection of criteria, a theoretical sampling strategy was utilized to identify suitable housing cooperatives (Pinkster, 2020). Initially, participants were gathered from my own social network. This led to two actors willing to participate in an interview. From these participants



onwards, a *snowball sampling* strategy was implemented to make use of the social network initial entry points (Ibid.), leading to three more participants that were willing and able to assist me in this research. These initial sampling strategies turned out to be effective and successful. The strategies resulted in a number of potential and realized interviews but did not lead to a total sample saturation. Therefore, while still applying the strategies above, I additionally aimed my effort to find participants via online media. *Platform Wooncoöperaties Amsterdam*, the general partnership between housing cooperatives in Amsterdam, proved to be particularly helpful by providing three additional cooperatives that fit the selection criteria and were therefore contacted.

The sampling strategy and population derived from sampling outside of my own network and the related snowball sampling were largely influenced by access to and availability of potential participants. Although it is “important to ensure a certain degree of diversity in background characteristics in order to capture as much variation in experiences, attitudes, or preferences as possible” (Pinkster, 2020: p. 72), the sampling of participants of cooperatives outside of my network was inclined to *accessibility sampling* out of the scope of my own agency. This mode of sampling entails the selection of units or participants on the basis of convenience or the easiest accessibility (Rice, 2010), which in the case of this research means the members of housing cooperatives put forward by contacts within the cooperative, who were willing and able to participate in this research. Therefore, within the selection of housing cooperatives, no further selection criteria were implemented to select interview participants. Nonetheless, the interviewees were diverse to a certain extent considering sex and age.

Accessibility sampling is likely to yield a biased sample to a certain extent, which is why it is important to acknowledge this potentially crucial flaw in such samples (Rice, 2010). This kind of sampling holds the risk of the sample being unrepresentative of the true population or situation, leading to an incorrect representation of reality. Within this research, the risk associated with accessibility sampling entails the possibility that either too academically informed about the topic, which may lead to a biased approach to answering the interview questions, formulating answers merely to cater for the research subject and straying away from their own point of view or experience. This could also work the other way, leading to a sample of participants that position themselves too far from the research topic to formulate adequate self-reflection on themes related to diversity and inclusion. Although these biases should be acknowledged, both hypothetical situations would nonetheless lead to an insight into the experience and management of diversity and inclusion among housing cooperatives. To counter this bias, interviews were held across a broad range of cooperatives and among a plethora of participants. The bias as formulated by Rice (2010) was therefore not applicable to this research, or at least to an extent that has not affected the results of this study.

However, the respondents that were gathered with this sampling strategy all fell within the White, higher-educated middle-class, which might have impacted their attitudes towards

marginalization and diversity. On the other hand, this lack of diversity in these dimensions *does* portray an accurate reflection of the research group of people currently involved in housing cooperatives, as multiple authors identify (and often criticize) the homogeneity of White, higher-educated middle class residents among housing cooperatives (see for example Arbell, 2021, Bresson & Labit, 2020, and Tummers, 2016). In that sense, their positionality does have an effect on the research, yet in a way that is in line with the residential population of housing cooperatives.

### 4.3 Operationalization and method of analysis

The interviews that were conducted for this research were recorded with explicit consent of the interviewees. After the interviews were conducted, these recordings were transcribed in order to be able to provide an in-depth analysis of the conversations. The recordings themselves were deleted upon completion of the transcripts.

This research was formed around a set of predetermined themes that arose from the literature section above. These main themes were identified as *motivations behind housing cooperatives, social homophily, inclusion and diversity*. In order to gain results to answer the research questions based on the interviewee's attitudes towards these themes, a deductive thematic analysis was performed. An overview of the operationalization of these themes within the research itself can be found in the interview guide in Appendix A. A thematic analysis permits for "identification, analysis, organization, description and the reporting of themes found within a data set" (Braun & Clarke, 2006, cited in Nowell et al., 2017: p. 2), allowing for a flexible method for "examining the perspectives of different research participants, highlighting similarities and differences, and generating unanticipated insights" (Nowell et al., 2017: p. 2). Taking a deductive approach to this thematic analysis allowed to compare the interviewees' attitudes towards these themes with already known manifestations of these themes within existing literature.

The initial strategy towards this deductive thematic analysis was to identify and compare similarities and differences between the identified themes within interview transcripts. This was done 'manually', without the aid of coding schemes and coding software. When this method of analysis proved not sufficient to obtain a satisfactory overview of patterns and results, an additional strategy was applied. From this point forward, interviews were analysed by coding the transcripts in Atlas.ti. This allowed for a more in-depth analysis of the conversations, resulting in a large amount of applicable quotes and unanticipated themes. Relevant codes utilized in this analysis included *Acquisition strategies, Challenge of municipality, Difficult to gain diversity in this stage, Need to have community-motivation and Similarity in mindset*. A complete overview of all 90 codes can be found in Appendix B.

#### **4.4 Positionality**

As previously mentioned, the nature of this research is focused on the subjective experience of (future) residents of self-build housing cooperatives. As the aim of the research is to uncover these personal accounts and attitudes, the underlying ontology behind the research is inherently constructivist and relativist, as this caters to the “intangible mental constructions, socially and experientially based ... and dependent for their form and content on the individual persons or groups holding the constructions” (Guba & Lincoln, 1994: p. 110). This approach claims that these mental constructions are not more or less ‘true,’ as there is no absolute reality to be considered inherently true or false.

The knowledge created by and the findings uncovered through this constructivist paradigm are transactional and shape themselves subjectively. The interviewee and the interviewer are interactively linked, leading to a hermeneutical and dialectical formation of knowledge (Guba & Lincoln, 1994). The use of semi-structured interviews as outlined above thus lends itself to cater to this constructivist paradigm and allows this hermeneutical formation of knowledge through the co-interpretation of the “vicarious experience” of the interviewee (Ibid.: p. 112). Applied to this research, this constructivist positionality manifested itself most concretely in the theme of diversity, by not formulating a predetermined definition of the concept but elaborating on the conceptualization and experience of the interviewees themselves.

When conducting qualitative and similarly quantitative research, it is important to reflect on the existing relations of the researcher towards the research subject into account. As a young, White, middle-class, in some ways privileged person, I can identify myself to some extent with the general population that this research studied. However, since I am in no way affiliated with housing cooperatives themselves and buying or renting a new home does not have a prominent place in my daily life, as a researcher I would consider myself to be able to position myself as an outsider, therefore not affecting or shaping the outcomes of this research.

#### **4.5 Limitations**

The re-emerging attention for housing cooperatives in Amsterdam is a quite recent phenomenon. Due to this, only a limited number of housing cooperatives have realized their building plans, with some cooperatives situated in a preliminary phase of development (which are, as mentioned, not included in this thesis). Experiences and management of residential inclusion and diversity are therefore often merely planned factors that cannot be addressed in ‘real life’ yet. Although all housing cooperatives involved in this study were allocated a plot to build their residence, or in the case of C3 had already realized their building, and have documented their bylaws and plans of approach, the question of diversity and inclusion tends to be an ongoing discussion among new cooperatives. A longitudinal study that follows this topic along the course of the realization of more housing cooperatives might

therefore result in more insights in the actual experience and management of inclusion and diversity, which is due to time constraints not feasible. Nevertheless, attitudes and strategies towards residential diversity and inclusion are already present in the current phase of housing cooperatives and shape the experience and management of these factors among residents, rendering it still a relevant subject that is worthwhile of study.

Furthermore, the research focus of this study unveils one side of the coin that holds diversity and inclusion. This study is conducted to shed light on the experience and management of inclusion and diversity among (future) residents of housing cooperatives, yet it does not give insight into the experience and preferences of the groups that are seemingly excluded from this form of housing. These insights might result in a broader understanding of this topic, as there are always two parties involved in in- and exclusion, but this goes beyond the scope of the current research focus.

#### **4.6 Ethical considerations**

Factors and topics in line with inclusion, diversity and personal residential preferences might be regarded as potentially sensitive topics. Therefore, this research is conducted with a sensitive approach. Even though the nature of the interview guide does not imply any harm or confrontation (see Appendix A), it is important to take the interviewee's own agency and autonomy in the interview process into consideration. Therefore, all interviewees were given the option to anonymise their name, other names or the name of the housing cooperative, and, when requested, were sent fragments used from their interview to review before publication. The anonymization of involved actors did not affect the course or the outcomes of this research. To prevent any personal data from becoming publicly accessible, documents and data used for this thesis were stored in a secured Microsoft OneDrive provided by the University of Amsterdam, complying with the Graduate School of Social Sciences' Ethical Guidelines for Student Research (University of Amsterdam, 2021).

## 5. Empirical results

In order to answer the question of how (future) residents of self-build housing cooperatives experience and manage residential diversity and inclusion, this section first unravels underlying motivations of housing cooperative members. Second, this section provides insights into and a discussion of the desire for heterogeneity or homogeneity among residents, followed by an account of attitudes towards diversity and related efforts and struggles. Finally, this chapter uncovers applied strategies and experienced challenges towards providing an inclusive mode of cooperative housing.

### 5.1 Underlying motivations

The conversations with both current and future residents of housing cooperatives during interviews and at events have uncovered both similarities and stark differences in the motivations behind the initial development of housing cooperatives. Effectively, each individual motivation has direct implications for the experience of and strategies concerning diversity and inclusion within the cooperative.

A clear common denominator and a recurring theme across essentially all interviews was the potential of cooperative housing to provide an alternative to the challenges posed by the precarious housing market and the neoliberalized, individualized market ideology. Whereas contemporary housing issues are currently fixed by “continuously providing a band aid to stop the bleeding” (author’s translations going forward), as Simon, a future resident of C5, argues, housing cooperatives could have the potential to provide more long-term, viable solutions when implemented on a larger scale. With this in mind, new housing cooperatives formulate great ambitions that they wish to pursue and regard themselves as exemplary cases that might inspire others to do the same. As Marie (pseudonym), a board member of C6 illustrated,

“We really want to be an example; we really want to show the world that it is possible. That is why we won’t give up. We just want to show that it is possible to start a housing cooperative in Amsterdam, without making concessions ... I hope that we speak again in six years, that you will come by and that all is finished”.

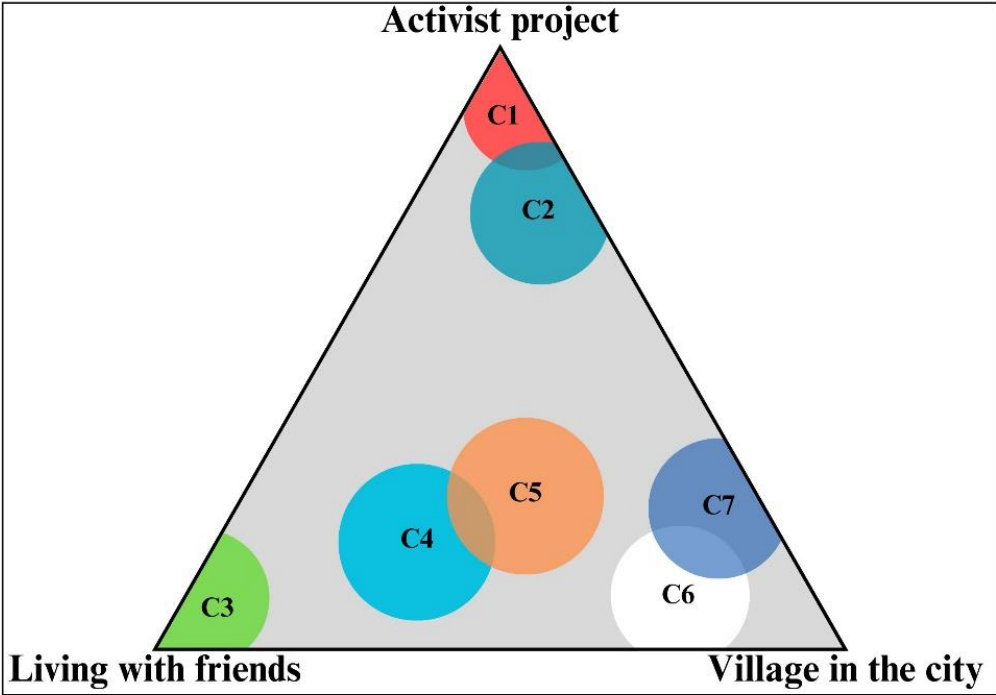
The shared drive of all interviewees to a viable alternative to the contemporary housing regime, and the great ambitions concerning the future that cooperative housing might offer on a larger scale, reflect the “proactive creation of alternative institutions” that Savini (2022) defines as an exodus. The residents’ future on the regular housing market is described by Lina, an actor involved with C4, as bleak and sad, but cooperative housing might be the alternative that brings hope. The vision of collective, communal housing that nearly all interviewees and their respective cooperatives share often reflected a direct contrast to the “competitive individualism and a deep

antipathy to sources of solidarity” which Theodore and colleagues (2011: p. 16) ascribe to the neoliberal ideology. This vision was often described by interviewees as an anti-individualist mindset, or directly linked to the principle of the commons. Whereas some cooperatives explicitly state on their website that the philosophy behind their cooperative was the premise of commoning (see De Nieuwe Meent, n.d., and Hodde, 2021) other respondents mentioned that they were attracted to the cooperative form of housing because of their commoning approach, or, more indirectly referring to commoning, the anti-individualist nature of housing cooperatives.

Although the potential to provide a collective exodus from a neoliberalized housing market is a clear shared characteristic among all housing cooperatives, the direct social incentives of their alternative housing provision vary across different cooperatives. Whereas all cooperatives aim to create a collective mode of living based on openness, shared spaces and utilities, and community, they mentioned disparate motives about on what grounds they shaped their respective cooperative. Among the cooperatives, three lines of reasoning could be identified: an *activist project*, the desire for a *village within the city*, and the aspiration of *living with friends*. Some cooperatives position themselves between the different categories, taking on a more fluid stance. Nevertheless, based on the interpretation of empirical data, a pattern could be identified within the division of the different cooperatives, which is illustrated in Figure 1.

**Figure 1**

*Categorization of interviewed housing cooperatives.*



*Note.* Own illustration.

While it was possible to clearly position some cooperatives within one category after analysing the transcribed interviews, such as illustrated by C3 and C1, others lie within the categorizations or show overlap with other cooperatives. For instance, the distinction between C1 and C2 could be made because the initiators of C2 also intend to move in to their cooperative once it has been realized, whereas this has not been an incentive for the initiators of C1, positioning the first slightly more towards the line of the *village within the city*-motive. Similar interpretations are taken into account by analysing the argumentation of C4 and C5, as the first started out as a group of friends within one social network and the latter consisted in the first place of a multitude of networks who became friends along the way. Both C6 and C7 explicitly mentioned their desire to pursue the feeling of village life within the city, albeit that C7 was more inclined to take an active stance towards diverse acquisition, positioning themselves slightly more in the region of an *activist project* than C6. In the sections that follow, the different motivations will be examined, allowing for a broader interpretation and application of the categorizations introduced in Figure 1.

### 5.1.1 *The cooperative as an activist project*

C1 and C2 are prime examples of cooperatives that find their origins in activist attitudes towards housing and its related crises. Albert, the chief advisor of C1 and academically involved in collaborative housing, initiated the project with seven peers as an urban experiment for radical urban innovation. He explained that C1 derived from the realisation that “there are some groups that are the worst off in the current system ... and they are usually the people with dark skin, queer, and disabilities.” The initiators’ incentive to develop the housing cooperative was not personal, since their aim was not to end up living in C1 themselves, but to actively provide housing for people who are struggling at the beginning of their housing career or experience marginalization in the housing market.

In a similar vein, housing cooperative C2, which has been allocated a plot of land in the Amsterdam neighbourhood *Nieuw-West*, wishes to counteract the continuous demolition of (social) housing in their neighbourhood. The neighbourhood experiences a “very visible form of gentrification” as housing that is developed after the demolition of social housing is “basically unaffordable.” As Sophie, a member of the board of C2, further explained, their cooperative aims to provide “a place for people who are currently being pushed out of the city.” The cooperative is a direct neighbourhood project catered to the specific needs of *Nieuw-West* and its residents. Although

---

the main initiators are not originally from Nieuw-West themselves, their durable bond with the district has led to the formation of this neighbourhood project, with many current residents of Nieuw-West involved in the development of the cooperative.

The recognition that collaborative housing is often born out of activist sentiments and societal change is acknowledged within the literature (Griffith et al., 2022). The cases of C1 and C2 not only reflect this recognition, but also provide an additional aspect. Although C1 is developed with an activist approach, formed by actors with activist backgrounds, it does not directly oppose a clear political actor or trend, as Griffith and colleagues (Ibid.) argue, but rather poses an alternative for marginalized individuals within the existing housing market. Unlike C2, which was formed as an opposition to the direct results of the “very visible” gentrification in the district acting on a clear local scale, the approach from C1 is more passively outspoken concerning its activism that lies at the basis of the cooperative and is rather aimed towards politicizing the housing crisis on a more abstract scale.

### 5.1.2 *A village within the city*

Community sentiments, sharing, and the social nature of collaborative housing are integral parts of housing cooperatives, as, among others, Lengkeek and Kuenzli (2022) and Savini (2022) have argued. These were themes that all interviewees passionately elaborated upon. This anti-individual sentiment was explicitly formulated by some respondents as the desire to create a ‘village within a city,’ or indirectly as an aspect of life that cities lack. Marie (C6) introduced this attitude by sharing her belief that she does not believe in

“living alone, doing things alone, being alone. I just really believe that we humans want to come together, that it is always better to do things together ... I was raised with that in [the countryside], but I believe that in the city ... it just doesn't exist. It is just super important to know the people who you are living with. I am really against that individualism of today, especially in Amsterdam, where you don't even know who your neighbours are.”

The lack of social cohesion within cities and the image of village-life was a recurring theme in conversations and was sentimentally referred to. Simon shared his experience when visiting the official opening of C3, describing how “you can simply see that they are more than ... well, it was a party of course, but you can see that they are *more* than neighbours, which is something I have missed in city life so far.” He expressed the desire to transform “space into place,” as he continued:

“That is really a ‘place’ that you don't find at any other housing alternative, that your home is a place to which you can assign value and that makes you feel happy, like, coming home and it is all good.”



Alex, a future resident of cooperative C7, supports this argument, as she noticed that nobody said ‘hi’ on the street where she came to live:

“That might be the Amsterdam mentality ... you are in one big entity and a lot of people like that anonymity. We started to greet everyone, but there are only three or four neighbours that stop for a talk. The rest does not do that, do not feel that desire. We would rather live [in a cooperative] than to sit together in our apartment with the two of us. You know, we prefer that image of a village within a city.”

Although the respondents stressed that the cooperative should not be a closed-off entity in itself and should thus create ties with the neighbourhood and the city district that they would end up in, a recurring theme within specific cooperatives that fall under this categorization was how they aim to create a close-tied community where you know your neighbours, and where the focus lies on the social aspect of cooperative living. Reminiscing about the sense of community that can be found in villages or the countryside, cooperatives that fall within this motivation aim to develop these sentiments in an urban context.

### *5.1.3 Living with friends*

A third category of motivation behind the development of the cooperation identified from the conducted interviews, and possibly the most explicitly formulated motivation, is the desire to live together with friends. This category is directly applicable to C3, the only cooperative in this study with a realised building. C3 finds its origins in a collective which organises creative festivals and related events. After developing a community farm, resident Laura explained, “[the founders] thought ‘hey, it would be nice to develop this in Amsterdam too, this being able to live with your friends’ ... so it started from wanting to live with this group of friends.” Willem, a resident of C3 who was involved in the initial development of the cooperative, elaborated, “eventually the building was just full with our friends, so there just was not any space for anyone else.” This aim of living together with friends remains the vision of the current development. Although the group expanded beyond the initial friend group, the acquisition of new residents before the realisation of the building remained focused on the internal network without expanding outwards, which will be discussed in the sections below.

While analysing these different categories of motivation, a pattern of diversity and inclusion strategies emerged, as well as similarities and differences within the manifestation of social homophily among residents of the housing cooperatives. In the sections that follow, these strategies, attitudes and manifestations will be further examined, as well as their relation to the respective motivation categories.

## 5.2 Seeking (dis)similarity

Essentially, the participating cooperatives seemed to follow the trend of pursuing social homophily in the reification of residential preferences as outlined in the literature section of this thesis. During virtually all conducted interviews the interviewees mentioned similarities with their fellow involved peers that both indicate homogeneity on the basis of both baseline and inbreeding homophily. Age, ethnicity, level of education, and social class appeared to be different *between* cooperatives, but strongly predominantly homogenous *within* most cooperatives. Lina (C4) acknowledged this tendency by explaining that “[Cooperatives] are often initiated by higher educated ... no, let’s say academically educated people that have the social and intellectual capital to do that. And consequently, you’ll attract people that fit that too.” Alex (C7) adds to this by stating that this homogeneity is also a self-reinforcing process. Prospects that come across currently developing housing cooperatives look at pictures on the website and are encouraged to join because the people that they see there are similar to themselves.

Even though many of the participating housing cooperatives thus appear to be socially homogenous and effectively a manifestation of social homophily, seemingly confirming the critique emerging within the literature concerning this subject (see Arbell, 2021, Bresson & Labit, 2020, Sanguinetti & Hibbert, 2018 and Tummers, 2016), the conducted interviews have taught that there is no active desire for social homogeneity among essentially all cooperatives. Instead, cooperatives tend to actively strive for gaining traction in social *heterogeneity*. This is the case for both cooperatives that desire the development of a village within the city as well as those that emerge from the activist motivation. As Marie (C6) explains,

“I don’t have to live with friends ... I’m just really attracted by the idea of sharing the table with many different people. But you will need to actively work for that, otherwise the group will only consist of middle-aged White women.”

Simon (C5) explicitly shares this perspective from a different point of view: “Preferably, you will end up with a broad range of [people].” Simon stressed the importance of social heterogeneity in society itself, as he explained the following:

“What is essentially wrong with society on a larger scale is that a lot of people cannot even imagine anymore how it is to live with someone who has an inherently different worldview. In that sense, you also have to have a certain premise of having to be able to live with everyone, and learning what it's like to live with someone who has a different [worldview].”

This tendency towards social heterogeneity can be regarded as a central theme within developing housing cooperatives. Actors involved in new cooperatives, be it initiated members of cooperatives that were interviewed or interested individuals that attended informational events, seemed conscious

of the fact that their respective cooperative could potentially evolve into a homogenous “island or oasis” in the likes of the prediction (or warning) previously discussed by Tummers (2016), and actively strived to look beyond social homophily within their cooperative’s community. Cooperatives that fall within the activist motivation outlined above arguably swerve the furthest from the tendency to social homophily. As these projects are less or not at all intended to cater to the wishes and desires of the initiators and instead aim to provide common housing for specific target groups, such as marginalized actors in the housing market or inhabitants of the gentrifying Nieuw-West district, social heterogeneity is an inherent aspect of the cooperative in order to cater to a broad range of marginalization. Albert explained that C1 does not value the extent of how new potential residents fit them personally, and Sophie stressed C2’s focus on providing housing for Nieuw-West, with the explicit aim to gain a mixture of residents with the common denominator of having ties with the district itself.

The desire for social heterogeneity within the housing cooperative appeared to be the least apparent in conversations with respondents that fall within the category of *living with friends*. As explained in the previous section, the aim for C3 has been to establish a housing cooperative that provides a community for one social network that emerged from one group of acquaintances. Applying strategies towards active acquisition of a heterogenous group has not been part of this motivation. As Willem explains, it became apparent that their group of friends simply was quite homogenous due to them meeting in university or through related means, as this causes “the diversity and heterogeneity that maybe once existed in your friend group [to be] kicked out ... after a while you simply don’t know anybody with a different level [of education] anymore.”

The points raised above indicate that there is no active desire for baseline homophily, inbreeding homophily and status homophily as introduced by McPherson and colleagues (2001) among the participating housing cooperatives, albeit with the exception of C3 taken into consideration. Moreover, it is important to note that there may still be unconscious mechanisms of self-selection or self-sorting, as Alex (C7) explained above.

But where cooperatives aim to transcend their social homophily on these levels, the notion of *value homophily* is omnipresent. All interviewees expressed the significance that similar values and attitudes play in the creation of the cooperative community and the ability to develop this form of housing in the first place. The homophily that is pursued is one of mindset, commitment or, in more abstract terms, energy. Helen illustrates this by stating the following:

“It is possible to have different people in your bubble, but it is all about how these people are from the inside ... in the end you are always looking for people who share that energy, not where they are from or what their background is.”

The shared mindset helps to construct a viable cooperative where a sense of community can thrive. Within this premise, there needs to be a constant balancing act between residents, as “there is a

difference in when there is one person that does not deem community necessary, until the point that ten people share *that* mindset, because then there is no community at all,” Simon explains. Albert (C1) additionally states that “if you are an authoritarian, patriarchal, misogynous person, you would probably not write down that you want to share space,” illustrating the importance of value homophily in creating a liveable cooperative form of housing. In sum, Marie (C6) fittingly describes the manifestation of value homophily in her cooperative, as she hopes that they will “attract a group of open-minded people, real freedom fighters that want to do things differently. And within that frame, everybody is welcome.” Through the interviews it became apparent that value homophily is the main driver or aim for homogeneity among (future) residents of housing cooperatives. Marie’s argumentation on how everybody is welcome as long as they carry a specific mindset was a recurring theme among respondents, as further illustrated by Alex (C7) who explained that her cooperative consists of people who she feels are mainly “easy to talk to, and make me feel at home,” and Helen (C4), who stated that “it is important that [future residents] match in worldview and in vibe, if they are for instance half Iranian I would not give a shit about that ... we’re looking at vibe and energy, that’s just very monocultural.”

There can be a clear tendency towards social heterogeneity and value homophily identified. However, in this quest for value homophily, the people that are interested in joining housing cooperatives are still socially homogenous, which will be elaborated on in the following sections.

### **5.3 The question of diversity**

As the section above outlines, a pattern can be identified between the underlying motivation behind a cooperative and their stance towards their aim to reify their social homophily. Although the tendency to pursue value homophily is ubiquitous among housing cooperatives, their aims to step outside their own “bubble” of peers are distinct per category. This distinction can be directly related to a cooperative’s attitudes towards and pursuits of diversity.

#### *5.3.1 Defining diversity*

To be able to understand the different attitudes and strategies towards diversity among housing cooperatives, it was important to get an insight into the respondent’s and their cooperative’s definition of or stance towards diversity. The results of the interviews concerning this theme were divergent. As Marie (C6) justifiably mentioned, “for me, diversity is such a container concept. When people talk about diversity, I rarely know what they mean by that. It is often about skin-color, I know that, but that is just such a small aspect.” Related to this, she adds an important sidenote to the common definition of diversity and her experience with this topic within her cooperative:

“Look, everybody is always very explicit in ‘you have to be diverse’ and such, and I agree for 100%, but this focus on skin colour is something that can twist the whole discussion, like, wait a minute, diversity is way more complex than it seems.”

With Marie being the first interviewee of this research, her view on diversity opened up an inclination towards an intersectional approach that many interviewees shared. Diversity was often not merely seen in terms of ethnicity or other individual factors, but, as Lina (C4) suggests, “if you ask ‘what is diversity’ ... that can be very small and very big, both very visible and invisible ... it can be somebody with autism and vertigo that rides a tricycle, I don’t know.”

Paradoxically, although all respondents were able to formulate their own definitions of diversity related to housing cooperatives and their respective communities, cooperatives themselves rarely used a clear-cut definition of the concept. The two cooperatives that were able to provide a working definition of diversity were C1 and C7. Albert (C1) formulated their vision on diversity as “the classic one. It’s, you know, diversity in terms of age, abilities, gender, sexual orientation, beliefs. You know, it’s general.” The conceptualization of C7 contains similar factors, Alex explained, adding “profession, religion and cultural background” and the importance of an intersectional lens to this list. Even though nearly all cooperatives considered diversity to be an important ongoing discussion, there appeared to be a lack of operationalization of the concept. It is often defined in abstract terms, such as aiming for a “reflection of Amsterdam” following C6 or “more than 50% originating from Nieuw-West” as applied by C2, adding to the discrepancy between the self-defined diversity by respondents and the lack of definition within the cooperative itself.

### 5.3.2 *Active struggles*

The critiqued lack of diversity is a factor of the current phase of cooperative housing that most interviewees could not deny. As noted before, cooperatives are conscious of their position and often homogenous demography and tend to pursue acquisition outside of their own bubble. However, experiences and coping strategies were diverse.

“It is actually quite a uniform bunch [*eenheidsbrei*],” Lina (C4) explained. “I do not want to call it like that because I do not see it that way, but if you look at it objectively... .” She was complemented by Helen (C4), who adds: “we were not all friends from the start, but if you would put us in a line next to each other you would categorise us within the same group.” This self-conscious analysis of what the cooperative consists of became most apparent among interviews across both cooperatives that pursue a village within the city or are fluid between this category and the preference of living with friends, as cooperatives that fall within these categorizations tend to aim their acquisition both inwards *and* outwards.

However, when examining the outward acquisition strategies aimed at expanding diversity within these cooperatives, dissimilar variations could be identified. While outward acquisition was present in these cooperatives, the focus on attaining people outside their bubble varied. C4 and C7 utilized similar strategies towards actively obtaining diversity among their members. Lina and Helen (C4) explained how they visited community centres to share flyers and information, and sent out target emails to organizations for the elderly, refugees, and people with disabilities. C7 applied the same strategies while also sharing information door-to-door in the neighbourhood where they will build their cooperative, as Alex stated:

“We are currently trying to get people from the neighbourhood involved, for instance people with a Muslim background, because there are a lot of those in the *Kolenkitbuurt*. We currently do that by sharing flyers by simply putting them in their mailbox.”

Other cooperatives within these categories took a more passive stance towards diversity among their outward acquisition. Marie explains: “well, we are in contact with some radio stations, I am familiar with Instagram, and I have a big network from my activist feminist period... but I won’t go and spread flyers in the *Bijlmer*.”

Both cooperatives within these categories that employ passive outward acquisition and an active stance towards diversity strategies encounter great struggles in their pursuit and acquiring of diversity among their members. “It is just ... im-pos-si-ble,” Lina (C4) lamentably stated. She adds:

“We have a Google Drive sheet with literally hundreds of organisations that we reached out to ... many replied with ‘we think that our target audience does not fit your cause’, and the people that *did* reply, if they were from outside of our bubble, were fifty- or sixty-year-olds. This is of course a type of diversity, but still academically educated, White... .”

Although attempts are made to reach beyond the existing network of involved actors, many attempts seem to be met with setbacks and end in vain. Marie (C6) explained that she feels like a difference in mindset among social groups poses an additional hardship:

“For instance, when you ask the Moroccan or Turkish community in Amsterdam, living in a cooperative is far from their dream. They want to buy their own house, *then* you have accomplished something. You discover that some groups simply are not interested. I do believe they exist, don’t get me wrong, but it is funny that it’s not that black-and-white.”

Simon (C5) admittedly mentioned a flaw in their acquisition strategy that might be applicable to the cases of other cooperatives’ struggles as well. He explained:

“We are utilizing our external media, but who do they reach? For instance, a notice-board of the municipality, which kinds of people look at that? We will be talking in *Pakhuis de Zwijger* in a

few weeks, for an event aimed at youth housing. That is a target group, young people that cannot find a house, but then again ... which kinds of people visit *Pakhuis de Zwijger*? Then you're still stuck in this academic bubble.”

Many cooperatives struggle to move beyond their own bubble and attain diversity among their members. However, so far only cooperatives that fall within the *village within the city* and fluid categorizations have been examined. When looking at cooperatives that fall within the *activist motivation* and *living with friends* categories, different stances towards diversity were found.

As explained earlier, C1 and C2 incorporated heterogeneity, accessibility, and diversity from the conception of the cooperatives. As Albert (C1) explained their stance on diversity: “the practice of diversity is important in the Nieuwe Meent. So what happened there is that there was a constitution, basically a statute that was made, where there was written that we will strive for diversity.” With this starting point in mind, Albert continues, the dimensions of diversity that were taken into consideration were expanded by newly initiated members, as to continuously implement new attitudes and stances towards diversity, making it easier to actively recruit new members within these diversity conceptualizations. A similar perspective on diversity can be seen in C2, which does not envision it as an active challenge to endure. As this cooperative is a direct neighbourhood project for the already diverse Nieuw-West district, diversity has not been considered an issue or a boundary to be overcome. When comparing this vision with cooperatives that are more focused on exclusivity and living with friends, Sophie stated:

“I just don't get how you can set up something while you know what is going on and that you decide to create an island for the lucky few, I think it would be very weird to do that as C2.”

For C3, which was founded mainly to provide common housing for one social network, diversity was a topic of discussion among residents, Laura explained, but not a factor that was taken into account in resident acquisition. She stated:

“The recent focus was mainly on finishing construction ... for now, we're very much in the part of living together with a group of friends, and the building is full at the moment. I haven't really heard anything about it from the board other than in one-on-one conversations.”

This non-prioritized stance towards diversity does need some nuance. Although the initial motivation has always been to provide a common residence for friends and network relations, discussions regarding diversity and inclusion have not been totally ignored by the board. Laura later added that, while developing C3 through different phases, the board of the cooperative had to “pick their battles” when choosing their priorities. The construction of the building, the financing of the project, and all other aspects of the cooperative require considerable time and energy. Therefore, the board came to the conclusion that issues pertaining to diversity and inclusion ought to be given less priority

in order to cater for the other challenges they were facing.

Due to this, and the initial incentive to focus their project mainly on providing housing for their friend group, active acquisition of diversity and social heterogeneity is sparse. However, the residents themselves do acknowledge their positionality and desire for diversity. As Laura continued: “I notice that it is really a bubble that I know and that I like, but I would also really like to live with people outside of my cultural bubble ... I would not mind adapting to cater for that.” This appears to be a direct contrast to the current attitude of the board of C3, as Willem argued in the previous section that homogeneity and a lack of diversity are inevitable within a cooperative that is built upon catering to one social network. Here, an inconsistency in the current vision of the cooperative and the attitudes of its residents can be identified: “It is interesting, because you are a housing cooperative that could function as an example for other cooperatives and I think it would be good to have a more inclusive and diverse group than we currently are,” Laura adds. However, as the main aim is still to live together with friends, she does not think that this stance towards diversity will change any time soon.

### *5.3.3 Temporal factors*

Establishing a housing cooperative is a timely and extensive endeavour, as the interviews have illustrated. The complexity of the process has had an influential role in the acquisition of diversity, or even the acquisition of new members in general for multiple currently developing cooperatives. “We can strive to expand the group by a lot at this point, but we are currently in a very complex phase, so that would not be smart,” Marie (C6) explained. Her vision on limiting general acquisition is shared by others, as Simon adds: “for the past year, we’ve sprinted toward our plan of approach. ... We have not really considered acquisition that much, because we developed this with one core group.” According to many interviewees, the complexity of developing a housing cooperative directly impacts the ability to include marginalized and diverse groups. Marie elaborates on this:

“If we’re talking about a marginalized group, they already have to deal with hardships, including financial hardships, then we would add compulsory volunteering onto that to realise their own housing, would that be ethical? If you don’t have any headspace, if you have financial issues, if you barely have time to keep your head above the water, imagine volunteering for a house that might not even be realised.”

This temporal view on diversity struggles is shared among nearly all cooperatives that are willing to attract a diverse, heterogenous group of residents. Respondents did not close this theme off with a pessimistic tone. On the contrary, cooperatives share a common optimistic attitude towards attaining diversity at later stages of the development process. As Simon (C5) stated:



“The closer you are to [the] finalisation [of the cooperative], the easier it will get to get these things done because now [the cooperative] is more like a dream and then at that stage it will become more of a reality. Then, you won’t be investing for four years ... and it will be more accessible to these people.”

In order to be able to provide a viable environment for marginalized groups to be introduced to housing cooperatives, it seems that firstly a further developed stage has to be achieved. Considering actively acquiring diversity in this stage, Marie explains: “I just don’t know for now, in this process. We just need ‘work-horses’ who can work for hours and make a lot of progress, which are already very hard to find.”

Although this temporal stance towards acquiring diversity is taken by multiple cooperatives, it is not collectively shared or implemented. As C1 and C2 already have illustrated, the diversity that they strive for has been obtained in the very starting phase of these cooperatives. Whereas most cooperatives tend to believe that diversity could only effectively be pursued when the building itself has (nearly) been realised, the cooperatives that developed from an activist motivation show the alternative, not considering temporal issues as an active struggle.

The results above have shown that diversity is not a factor that is easy to define nor to apply in resident acquisition. Whereas essentially all respondents have showcased their willingness towards a heterogenous housing cooperative, albeit with a homogenous set of values through their desire for value homophily, cooperatives often note their experienced struggles and challenges of actually realizing this diverse residential composition. Although most cooperatives agree that active diversity acquisition would be more operable at a later stage of cooperative development, diversity remains a complex factor in cooperative management.

## **5.4 Strategies and challenges towards inclusion**

Although section 5.3 above has made clear that cooperatives generally do not shy away from efforts to look outward for the acquisition of new members, the apparent lack of diversity and the visible homogeneity of cooperatives reflect the seemingly exclusive nature of this form of housing. Both social and financial challenges and limitations became apparent, and consequently strategies were adapted to cater for these challenges—or to keep those supposed challenges latent on the agenda.

### *5.4.1 Network and knowledge: concerning social and cultural capital*

At first glance, the conducted interviews seem to confirm the argued importance of social ties in the access to housing cooperatives. The majority of interviewees became involved in the cooperative through actors within their own network, which “is usually how that happens,” as Marie (Cooperative

X) explained. Further acquisition is also often built upon the nodes of the network of newcomers, resulting in an ever-expanding bubble of interwoven acquaintances. Here, the existing “relationships of mutual acquaintance and recognition” (Bourdieu, 1968: p. 21), or the social capital of actors, are exercised in favour of access to and development of the housing cooperative. Some nuance should be added here, as nearly all cooperatives do practice active outward acquisition strategies, but this is nonetheless a remarkable pattern among cooperatives that indicate to struggle with notions of diversity and inclusion. Not only does the notion of social capital pose an *a priori* challenge for outsiders to get access to the network of housing cooperatives, in line with Arbell (2021), Bresson and Labit (2020), and Boterman (2012), but existing members of housing cooperatives also often seem to feel stuck in their own network, which limits their inclusion and hinders the acquisition of diversity. Touched upon in previous sections, interviewees have mentioned the “im-pos-si-ble” task of attaining a diverse community. Simon (C5) stated to be very aware of this hardship to step out of his own network. When asked about his own desire for a more active acquisition of diversity, he stated: “yes, but the question remains, and that might sound very navel-gazing, but ... how?” The accumulation of social capital therefore does allow actors to be able to partake in a housing cooperative more easily, and the lack thereof poses a barrier to accessibility. However, opposed to existing literature, not only outsiders experience these barriers formed by notions of social capital, as involved actors also experience the limitations of these barriers within their pursuit of diversity among their housing cooperative.

Additionally, to her stances towards the role of social capital in the development, popularity, and accessibility of cooperative housing, Arbell (2021) argued that collaborative housing is deeply rooted in (White) middle-class habitus. She states that collaborative housing “aspires to be for everyone, but the desire to join depends on members’ habitus” (p, 459). Although aspects of middle-class habitus, such as academic qualifications, were apparent in members of housing cooperatives, no interview indicated that involved actors held any preconceived ambitions or knowledge of cooperative housing purely from their seemingly middle-class habitus. Some respondents mentioned that they aspire to live together with other people, but no conversation insinuated that this evolved from the middle-class values that Arbell proposes. Furthermore, most interviewees did not have any pre-existing knowledge about housing cooperatives. Helen (C4) fittingly illustrated both notions of her social capital and lack of cultural capital:

“A friend of mine was involved and just asked me to join, to which I simply agreed. I did not even know what I agreed to, but it seemed fun, I don’t know. I never really thought about it, and in the beginning I did not really know that I was really involved in something.”

C1 and C2 also show a discrepancy with Arbell’s argumentation. These activist cooperatives aim to provide housing for lower classes, as they focus on the marginalized and most challenged actors in the housing market, with success. Their members are far from the White middle-

class that Arbell considers to be the virtually sole people that have access to this form of housing, rejecting her argument on middle-class habitus.

Although fundamental notions of cooperatives as middle-class habitus may be discarded, other aspects of cultural capital do pose a challenge to inclusion and diversity in the development of cooperative housing. As multiple interviews uncovered, the development of a housing cooperative demands knowledge and skills which are often attributed to academic education. As Simon (C5) explained:

“The process that you enroll in is really a process for the academically trained. The municipality requests to ‘submit 12 pages with your vision, submit 10 pages ...,’ they are sort of like academic assignments. I often feel like I’m writing a thesis again. I think that it would not be very motivating when you’re practically schooled, who might equally have ideas for housing but may be better in working with their hands than putting it on paper.”

This view is shared among other cooperatives, too. In the early development stages, academic qualifications are factors that are deemed the most useful for contributing to the cooperative. Laura added to this by saying: “For instance, the initiators of the cooperative included a few people who are experts in for instance finance, someone who knows a lot about subsidies ... you just need specific people for specific sides like finance. That is not something anybody can do.”

Considering cultural capital, not only academic qualifications pose a challenge to inclusion and diversity acquisition. Another factor involved in this barrier is language. For nearly all cooperatives, Dutch remains the *lingua franca* in both internal and external communication. From the interviews, difficulties arose from multiple sides. Lina shared her experience with a refugee status-holder family that attempted to join C4. Although both parties were initially interested in the aspired collaboration, the family decided to drop out of the cooperative due to difficulties that emerged from their unfamiliarity with Dutch. Alex (C7) illustrated this question of language from the other side of the coin:

“You notice that old people tend to resist English, more than young people do. This raises the question ... if you want to open up for internationalization, or if you want to include people like expats, how will you manage general meetings? Some people will go against this, and others will say ‘why not do it in English?’ This becomes a general discussion.”

Although notions of social and economic capital pose challenges in inclusion and diversity among housing cooperatives, many respondents shared a potential solution to overcome these barriers, both in terms of accessibility from outside-in as well as internally to externally. The underlying issue regarding inaccessibility due to differences in social and economic capital is regarded by many interviewees as caused by a lack of mainstreamness of this form of housing. Expanded knowledge about cooperative housing itself and further accreditation by institutional actors could pave the way for

widespread support and opportunity for housing cooperatives, which is currently eminently limited, according to for instance Albert (C1): “As [cooperatives] are now, they are too exclusive, so this is not good. We need to make them more mainstream. By making them more mainstream, we can make them more inclusive, so less risk, less energy required by people, and a lower threshold to enter.” By attaining acknowledgement and a societal-wide general understanding of cooperative housing, existing networks and expert knowledge will become more obsolete, defying current barriers to inclusion and diversity. Not only outward mainstreamness could aid the cause:

inter-cooperative federation as explained by Savini (2022) can strengthen the bonds between initiatives and provide advantages in the development of both new and existing cooperatives. These federating practices are currently already exercised, as Angelica, president of C5, explained at the *Woontop* conference. Sophie (C2) shared this experience: “Now that we are experiencing for instance financial issues, it is good that cooperatives come together and look out for each other.”

Although these results show how social and cultural capital currently seem to play a decisive role in the accessibility of housing cooperatives and many involved actors also experience the constraints of these barriers, they share an optimistic attitude towards developments in the future. However, the next section will show that economic capital poses a similar threat to the accessibility of housing cooperatives, albeit with a less optimistic outlook.

#### 5.4.2 *Financial limitations: municipal restrictions*

Academic literature has hailed collaborative and cooperative housing for its potential to mitigate financial speculation and its financial security of shared costs and financial risks (Griffith et al., 2022; Saegert & Benítez, 2005; Savini, 2022). However, As Bresson and Labit (2020) illustrate, the amount of economic capital necessary to partake in this form of housing also weighs heavily on the accessibility of the sector. The interviews with members of housing cooperatives have shed a light upon these limitations, and identified a shared culprit held accountable for financial exclusivity: the Amsterdam municipality.

“It is important to judge inclusivity by not only personal profiles or personal identity or lifestyle, but also money. She’s always there, unfortunately, we can’t avoid it,” Albert (C1), bleakly concluded. Financial barriers to accessibility are a shared concern among future residents of housing cooperatives. Cooperatives that wish to provide housing for a broad range of people and incomes, first and foremost cooperatives that fall within the *activist* and *village within the city* categorizations, experience these barriers to limit the potential of their cooperative drastically. Their shared main concern is the fact that they are bound to municipal legislation regarding tenure forms. A lot of land allocated to new cooperatives is intended to develop middle-rent, which is set

between social rental rates and higher market rates, aimed to provide housing for middle- to higher incomes (Ministerie van Binnenlandse Zaken en Koninkrijksrelaties, 2022). This enforcement leaves no option to provide lower-rate social rental dwellings in a lot of housing cooperatives. Marie (C6) shared her frustration regarding this, as she stated: “the thing I start to see now is that the municipality increasingly uses cooperatives to fill in the housing shortage in a fun, ‘funky’ manner, where they will brag about themselves once it’s finished.” This enforced middle-rent also makes it impossible for residents with lower income to apply for rent supplements, leading to cooperatives such as C2 or C5 aim to develop an internal rent supplement scheme to cater to this financial exclusion.

The designated middle-rent is not the only factor that the municipality enforces upon cooperatives which creates barriers to financial inclusion, as the lack of financial and legal support by the municipality of Amsterdam is also a recurring frustration among future residents of housing cooperatives, limiting their ability to provide an inclusive form of housing. As Simon (C5) explained:

“The financial setup of cooperatives is that the bank pays for the majority of development via a loan, a smaller amount is a loan from the municipality, and the remainder is own contribution, and how you fill that in is up to the cooperative.”

The latter share of these expenses is often achieved through forms of crowdfunding, obligations or an ‘entrance fee.’ Multiple cooperatives have indicated that the current financial climate is insufficient to keep their own contribution as low as possible. Large Dutch banks are hesitant to give out loans to housing cooperatives, and the municipality is hesitant to increase loans on existing projects. As Sophie (C2) explained:

“we are being disadvantaged by the municipality in a lot of different fields which is restricting us in providing the low rents that we could offer if we would have better terms. We are struggling financially and they literally say ‘we’re very curious how you will solve this!’. Well thanks, that helps. It is not seen as a shared challenge. If they wanted to do something about this situation, they would.”

Not only the lack of financial support is increasing tensions between cooperatives and the municipality, also the desire to provide fast, dense housing by the municipality is putting pressure on the developing cooperatives. As Albert (C1) explained: “Not only the prices are going up, but also the pressure in the cities. [The municipality] want[s] more houses and quicker, and cooperatives are not quick.”

In sum, the financial exclusivity that hovers above housing cooperatives is mainly seen as situated outside of the cooperative’s own agency. Although they find ways of coping with financial challenges and aim to provide as affordable housing as possible within the limitations initiated by the

municipality, at this point in time these limitations are seen as unavoidable. What is left to do for cooperatives is to look for ways of mitigating these exclusionary factors, which seems to be a herculean task in their current financial position.

## 6. Discussion

The results of this research have provided insights into the experience and management of diversity and inclusion of (future) residents of self-build housing cooperatives. Along the course of this research, personal attitudes, motivations, arguments and institutional challenges were unravelled, which makes it possible to provide an answer to the research questions. This chapter aims to provide answers to the three sub-questions, as well as a critical examination of some of the outcomes that have been presented.

First, this thesis set out to uncover how housing cooperatives provide an alternative to the current housing market. As the literature section of this thesis has shown, and as all respondents agreed upon, the commercial housing market is regarded as a nearly impenetrable fort that increasingly caters to investors, leading to a residualization of the social rental sector. Within this harsh housing environment, housing cooperatives aim to find a way out of this, essentially providing a regeneration of the ‘third sector’ of self-provisioned collective, cooperative housing. This is a shared institutional motivation, although the results have shown that the exact motivation behind the social fabric of the cooperative largely depends on the categorization within the triangle of *activist projects*, a *village within the city*, or *living with friends* motivations.

Second, this categorization also proved to have a direct effect on the perception of inclusion and diversity within the respective housing cooperative. Although notions of diversity and inclusion were points of discussion among members of housing cooperatives, the apparent lack of concrete operationalization seemed to pose a challenge to gain a diverse composition of the (future) residents of many cooperatives. Diversity was often regarded as a non-binding ambition instead of a clear detailed goal to be reached, which consequently makes it difficult to pursue a diverse range of members and potential residents.

Whereas this lack of operationalization was apparent among the majority of housing cooperatives, the pursuit of social homophily appeared highly dependent on the underlying motivation behind the cooperative. The overall tendency shared among respondents has been their desire to live among a socially heterogeneous group of residents. However, the position that this social diversity has on the cooperative’s agenda differs per category: as the results have shown, cooperatives that pursue living with friends position the active acquisition of diversity and social heterogeneity low on their list of priorities, whereas the other categories deem social heterogeneity and diversity as a distinct ambition within their acquisition, with cooperatives that originate from an activist position taking the lead in this pursuit.

This shared yet differentially manifested pursuit of heterogeneity mainly positions itself against the notion of *baseline homophily* as defined by McPherson and colleagues (2001). On the other hand, all cooperatives pursue notions of *value homophily* on a less-differentiated manner. As the results indicate, the main condition to be able to partake in any housing cooperative is the shared value

of openness, commitment, and willingness to live together as a community. These values are often described in more abstract terms such as *energy* or *vibe* but generally resonate with a common worldview among actors involved in housing cooperatives. However, it is possible to dispute the potency of pursuing social heterogeneity while simultaneously striving for value homophily. Values and attitudes towards (social) reality are considered to be largely influenced by the social environment of individuals, as acknowledged by Arbell (2021) and Bourdieu (1968). Social homophily seems to be an overarching entity which is hard to escape—value homophily and social background of individuals tend to synchronise, which potentially limits the ambition to pursue the combination of social heterogeneity and value homophily. Yet again, the perceived challenge that accompanies this fact depends on the category of motivation behind the cooperative at hand: cooperatives that position themselves within the category of *living with friends* most likely do not experience these factors as issues to be overcome, whereas cooperatives that cater for the provision of housing outside their own bubble actively struggle to cope with this synchronisation.

Third, the results of this research show that diversity and inclusion are subject to challenges both inside and outside the scope and agency of the cooperatives themselves. In addition to the *a priori* barriers to inclusion from outside-in, which are points of discussion raised within the literature, members of housing cooperatives experience limitations in their acquisition due to their own socio-cultural position. Their distance from minority and marginalized groups raises the challenge to step outside their own bubble formed by their social and cultural capital. Moreover, the financial hardships that a lot of cooperatives currently experience and the institutionalized academic requirements overlaid by municipal policy strengthen the barriers that cooperatives encounter in their inclusion and acquisition of diverse residents on multiple dimensions. The results thus not only reflect the known barriers to inclusion and diversity acquisition, but they also position themselves on the other side of the figurative fence.



## 7. Conclusion

This thesis aimed to uncover and understand the personal attitudes towards and experience and management of residential diversity and inclusion among (future) residents of self-build housing cooperatives in Amsterdam. By conducting semi-structured interviews with a constructivist approach, these attitudes, experiences and management were brought to light from the perspectives and definitions of the involved actors themselves.

By analysing the personal accounts of experienced challenges towards diversity and inclusion—or, in contrast, the reluctant attitudes towards these themes—that arose from the interviews, the results of this research illustrate the complexity of residential preferences around diversity and inclusion. Attitudes towards diversity and inclusion, and consequently the weight of these topics in the management of the housing cooperative, are not uniform. Although all interviewed members of self-build housing cooperatives were aware of their apparent exclusivity and lack of diversity, the application of strategies catered towards increasing inclusion and diversity corresponded with their underlying motivations. As the results have shown, cooperatives that fall within the *living with friends* and *activist* categories do not envision diversity and inclusion as active challenges to be overcome. As the first category is not directly intended to cater to external inclusion and the attraction of a diverse group of people, and the latter experiences inclusion and diversity as the foundation for their cooperatives in the first place, incorporating these factors from the bottom-up, these cooperatives did not experience diversity and inclusion as obstacles to conquer. It is the cooperatives with a *village in the city* motivation and the cooperatives that position themselves as more or less fluctuating within different motivations that experience diversity and inclusion as challenges to be overcome, applying strategies to move beyond their own network while acknowledging the difficulties involved in the task at hand.

The formation of a housing cooperative is a lengthy process. After all, “*Rome ne fu[t] pas faite toute en un jour*” (Tobler, 1895). Diversity and inclusion are regarded as two factors on a long list of considerations, managements, points of discussion, and plans of approach, with more or less leverage depending on the incentives of the respective cooperative. Although steps are being taken towards diversity and inclusion among cooperatives that do strive for a diverse group of residents, there are a lot of challenges to be met and obstacles to overcome in order to lower the drawbridges towards a housing alternative that is accessible to all.

The (self-build) cooperative model of housing is a relatively unknown field in the Dutch popular and academic context. Whereas the sector is well-established in other European countries (for examples, see Lengkeek & Kuenzli, 2022), its popularity is a rather recent phenomenon in the Netherlands. This thesis provides an insight into this uncharted sector in the case of Amsterdam. Its underlying motivations, their struggles with specific themes such as diversity and inclusion (and, consequently, exclusion) and general reputation are understudied, posing additional challenges

towards mainstreamness and the possibility to provide a housing alternative to a plethora of people. Thus, not only does this thesis reflect an addendum to societal awareness of this sector, its struggles, and its potential, but at the same time it also provides an addition to the academic awareness of diversity and inclusion among housing cooperatives in the Dutch (or Amsterdam-specific) context, allowing for further research to be conducted on these topics.

The additions to the academic literature that this thesis provides can be divided into two main fields of study: the field of urban sociology, specifically a Bourdieusian inquiry into social diversity, and the field of critical housing studies. Within the first field, this thesis has illustrated that social homophily within residential outcomes is a seemingly inescapable force to be reckoned with. Whereas authors such as Van Gent and colleagues (2019) have shown the tendency of people to reflect social homophily within their residential preferences and mobility, closely associated with their economic- and cultural capital, and Arbell (2021) illustrated how cooperatives effectively pursue social homophily as well, this thesis suggests that even when cooperatives actively aim for social heterogeneity and value homophily, the (often unsought) manifestation of social homophily seems inevitable. Cooperatives tend to attract peers from their own social background or network, reflecting their own economic, social and cultural capital, and involved actors remark on the efforts that they need to make to break this vicious cycle, often in vain.

Within the literature on critical housing studies, this research has firstly illustrated how the principles of commoning stand in stark contrast with the neoliberalization of market-led housing regimes. As the literature review of this thesis has shown, the highly individual ideology of neoliberalism and its “antipathy towards sources of solidarity” (Theodore et al., 2011: p. 16) have hollowed out housing provision, resulting in a highly unequal playing field dominated by investors and privileged upper classes. The commoning of housing as employed by housing cooperatives aims to break with this trend by envisioning and actively pursuing a collective future of housing provision based on sharing, caring, and autonomy. Commoning provides an applicable manifestation of anti-neoliberal critique by directly disputing and counteracting the individualism and financialization assigned to the neoliberal ideology. Whereas some housing cooperatives explicitly and centrally aim to apply commoning to counter the neoliberal ideology, others do so more covertly and implicitly, albeit nonetheless effectively.

However, this research has also illustrated how commoning practices are not universally inclusive. Applied to housing, it has become clear that commoning practitioners encounter boundaries, barriers and active struggles in pursuing a manifestation of commons. Including more people in the commoning process takes effort, especially when also taking diversity into account. Although the rising trend of cooperative housing shows an increasing interest in commoning, its barriers towards inclusion should not be underestimated.

The collectivization that commoning entails furthermore shows endeavours to provide for a 'just' city. Individualism and inequality, characteristics often ascribed to neoliberalization of markets

do not fit the conceptualization of a just city, as a just city is characterized by “democracy and diversity ... and equitable outcomes rather than support[ing] those that are already well off” (Fainstein, 2011: p. 3). Even though housing cooperatives are unable to completely evade the workings of market forces, as illustrated by the financial hardships and market fluctuations that they experience with gaining loans and building costs, the main goal of housing cooperatives within this financial dimension is to prevent the market from fully dictating the cooperative's management. This ambition reflects the premise of de-growth that many cooperatives pursue. By regaining autonomy through resisting individualism and pro-growth neoliberal market institutions, goals often described by housing cooperatives as highly prioritized, cooperative housing endeavours to alter how current housing systems drift towards the continuation of unequal, unjust cities.

Thus, this study provides a better understanding of how commoning functions as a foundation for an alternative to neoliberal, pro-growth housing regimes, and a leap towards a just city based on de-growth ideologies, encouraging future research on other cases or forms of housing commons within this academic field.

Furthermore, critical housing studies focused on inclusion within housing alternatives have a strong tendency to frame cooperative housing as an exclusive, homogenous mode of housing (Arbell, 2021; Bresson & Labit, 2020; Sanguinetti & Hibbert, 2018, Tummers, 2016). This research has illustrated that in practice, this image of housing cooperatives as White, higher-educated middle-class projects is often largely true. However, what is overlooked in literature so far, is the fact that tremendous efforts are actually made to transcend this homogeneity, at least for cooperatives that acknowledge their issues with diversity and inclusion. The threefold categorization that this thesis introduces allows to structure the stance of cooperatives towards these themes, and consequently, the amount of effort that they put in *vis-à-vis* their pursuit of diversity and inclusion. The attitudes towards inclusion and diversity that stem from the underlying motivation show that the desire for diversity and inclusion is not homogenous, and therefore allows for a nuance towards the conclusions made by academic and popular literature about diversity and inclusion, or rather, the lack of diversity and the amount of exclusion. Additionally, this research has shown the barriers that cooperatives encounter within their active pursuit of diversity and inclusion. Notions of diversity and inclusion inherently involve an in-group and an out-group. Whereas existing literature tends to reflect challenges from the perspective of the out-group (see Arbell, 2021, Bresson & Labit, 2020, Sanguinetti & Hibbert, 2018 and Tummers, 2016), this study has highlighted the underrepresented illustration of attitudes, experiences, barriers and limitations towards diversity and inclusion from the perspective of the in-group. These conclusions open up the discussion of diversity and inclusion from the perspective of the alleged perpetrators of exclusionary practices, illustrating that the challenges and barriers towards inclusion are experienced by either side of the discussion and should therefore be approached with a lens that entails both sides of the debate.

Dutch cooperative housing has found its way back from its twentieth-century oblivion. The

Amsterdam municipality is flooded with applications from newly established cooperatives and the interconnected federation of existing housing cooperatives is strengthening its ties in solidarity, and acknowledgement of the viability of the sector is rising rapidly. The potential that these initiatives bear could blow wind in the sails of the galleon ship towards a housing crisis exodus, although the ships of those that are not able to partake in this voyage remain drifting in the harbour. By persistently transcending the barriers of diversity and inclusion, which remains an active challenge that many cooperatives are undertaking with optimistic dedication, this fleet could be extended to accommodate a broad spectrum of people, sailing forth towards a collective future of a thriving and accessible cooperative housing sector.

## References

- Aalbers, M. B. (2013). Neoliberalism is dead ... Long live neoliberalism!. *International Journal of Urban and Regional Research*, 37(3), pp. 1083–1090.
- Adkins, L., Cooper, M., & Konings, M. (2021). Class in the 21st century: Asset inflation and the new logic of inequality. *Environment and planning A: economy and space*, 53(3), 548-572.
- Arbell, Y. (2021). Beyond affordability: English cohousing communities as White middle-class spaces. *Housing Theory and Society*, 39(4), 442–463.  
<https://doi.org/10.1080/14036096.2021.1998217>
- Baiges, C., Ferreri, M., Vidal, L. (2020). *International policies to promote cooperative housing*. La Dinamo, <https://ladinamofundacio.org/wp-content/uploads/2020/04/La-Dinamo-International-policies-1.pdf>
- Balmer, I., & Gerber, J. (2018). Why are housing cooperatives successful? Insights from Swiss affordable housing policy. *Housing Studies*, 33(3), 361–385.  
<https://doi.org/10.1080/02673037.2017.1344958>
- Barenstein, J. D., Koch, P., Sanjines, D., Assandri, C., Matonte, C., Osorio, D., & Sarachu, G. (2021). Struggles for the decommodification of housing: the politics of housing cooperatives in Uruguay and Switzerland. *Housing Studies*, 37(6), 955–974.  
<https://doi.org/10.1080/02673037.2021.1966392>
- Boterman, W. R. (2012). Deconstructing coincidence: How middle-class households use various forms of capital to find a home. *Housing, Theory and Society*, 29(3), 321-338.
- Bourdieu, P. (1968). The forms of capital. In Richardson, J. (Ed.) *The handbook of theory and research for the sociology of education* (pp. 15-29)
- Bourdieu, P. (1984). *Distinction: A social critique of the judgement of taste* (R. Nice, Trans.). Routledge. (Original work published 1979)
- Brenner, N., Peck, J. & Theodore, N. (2010). After neoliberalization?. *Globalizations*, 7(3), pp. 327–345.
- Brenner, N., & Theodore, N. (2002). Cities and the geographies of “Actually existing neoliberalism”. *Antipode*, 34(3), 349–379. <https://doi.org/10.1111/1467-8330.00246>

- Bresson, S., & Labit, A. (2020). How does collaborative housing address the issue of social inclusion? A French perspective. *Housing Theory and Society*, 37(1), 118–138.  
<https://doi.org/10.1080/14036096.2019.1671488>
- Bryman, A. (2016). *Social research methods*. Oxford University Press.
- Czischke, D., Carriou, C., & Lang, R. (2020). Collaborative housing in Europe: Conceptualizing the field. *Housing, Theory and Society*, 37(1), 1–9. <https://doi.org/10.1080/14036096.2020.1703611>
- Dadusc, D. (2019). Enclosing autonomy: The politics of tolerance and criminalisation of the Amsterdam squatting movement. *City*, 23(2), 170–188.  
<https://doi.org/10.1080/13604813.2019.1615760>
- De Angelis, M. (2017). *Omnia sunt communia: On the commons and the transformation to postcapitalism*. Bloomsbury Publishing.
- De Nieuwe Meent. (n.d.). Nieuwemeent.nl. Visited on 14 February 2023, from  
<https://nieuwemeent.nl/gebouw/>
- Fainstein, S. (2011). *The just city*. Cornell University Press.
- Gemeente Amsterdam. (2020). Aan de slag met wooncoöperaties! Eindrapport Kwartiermaker. In *Gemeente Amsterdam*.
- Griffith, E. J., Jepma, M., & Savini, F. (2022). Beyond collective property: a typology of collaborative housing in Europe. *International Journal of Housing Policy*, 1–21.  
<https://doi.org/10.1080/19491247.2022.2123272>
- Guba, E. G., & Lincoln, Y. S. (1994). Competing paradigms in qualitative research. In N. K. Denzin & Y. S. Lincoln (Eds.), *Handbook of qualitative research* (pp. 105–117). Sage Publications, Inc.
- Harvey, D. (1989). From managerialism to entrepreneurialism: the transformations in urban governance in late capitalism. *Geografiska Annaler* 7.1, 3–17
- Hodde, J. (2021). Sociaal, duurzaam en. . . 'common': waarom we met De Warren aan “commoning” doen!. *De Warren*. <https://dewarren.co/kennisbank/commoning>
- Hodkinson, S., Watt, P. & Mooney, G. (2013). Neoliberal housing policy – time for a critical re-appraisal. *Critical social Policy*, 30(1), pp. 3–16
- Lengkeek, A., & Kuenzli, P. (2022). *Operatie wooncoöperatie: Uit de wooncrisis door gemeenschappelijk bezit*. Trancity\*valiz.
- Longhurst, R. (2010). Semi-structured interviews and focus groups. In N. Clifford & G. Valentine (Eds.), *Key methods in geography* (pp. 103-115). Sage.

- McPherson, M., Smith-Lovin, L., & Cook, J. M. (2001). Birds of a feather: Homophily in social networks. *Annual Review of Sociology*, 27(1), 415–444.  
<https://doi.org/10.1146/annurev.soc.27.1.415>
- Ministerie van Binnenlandse Zaken en Koninkrijksrelaties. (2022, December 9). *Middenhuur*. Volkshuisvesting Nederland.  
<https://www.volkshuisvestingnederland.nl/onderwerpen/middenhuur>
- Nick Cave and the Bad Seeds. (2019). Galleon Ship [Song]. On *Ghosteen*. Ghosteen Ltd.; Bad Seed Ltd.
- Nowell, L., Norris, J. M., White, D. L., & Moules, N. J. (2017). Thematic Analysis: Striving to meet the trustworthiness criteria. *International journal of qualitative methods*, 16(1), 160940691773384. <https://doi.org/10.1177/1609406917733847>
- Pickerill, J. (2021). Eco-communities as insurgent climate urbanism: radical urban socio-material transformations. *Urban Geography*, 42(6), 738–743.  
<https://doi.org/10.1080/02723638.2020.1850618>
- Pinkster, F. (2020). Interviewing in urban research. In Verloo, N. & Bertolini, L. (Eds.) *Seeing the City: Interdisciplinary Perspectives on the Study of the Urban* (pp. 70-84).
- Rice, S.. (2010). Sampling in geography. In N. Clifford & G. Valentine (Eds.), *Key methods in geography* (pp. 230-252). Sage.
- Ronald, R. (2013). Housing and welfare in Western Europe: Transformations and challenges for the social rented sector. *LHI Journal*, 4(1), pp. 1–13.
- Ronald, R. & Lee, H. (2012). Housing policy socialization and de-commodification in South Korea. *Journal of Housing and the Built Environment*, 27, pp. 111–131
- Saegert, S., & Benítez, L. (2005). Limited equity housing cooperatives: Defining a niche in the low-income housing market. *Journal of Planning Literature*, 19(4), 427–439.  
<https://doi.org/10.1177/0885412204274169>
- Sanguinetti, A., & Hibbert, K. (2018). More room for cohousing in the United States: Understanding diffusion potential by exploring who knows about, who likes, and who would consider living in cohousing. *Housing and society*, 45(3), 139–156.  
<https://doi.org/10.1080/08882746.2018.1529507>
- Savini, F. (2022). Maintaining autonomy: Urban degrowth and the commoning of housing. *Urban Studies*, 004209802211215. <https://doi.org/10.1177/00420980221121517>
- Stöve, H. (2022). In Amsterdam wordt ‘ineens’ weer gekraakt. Wie zijn die nieuwe krakers? ‘Dit is onze fokking stad’. Het Parool. <https://www.parool.nl/amsterdam/in-amsterdam-wordt-ineens-weer-gekraakt-wie-zijn-die-nieuwe-krakers-dit-is-onze-fokking-stad~b8ace2b1/>

- Theodore, N., Peck, J. & Brenner, N. (2011). Neoliberal urbanism, in: Bridge, G. & Watson, S. (eds) *The City*. (Oxford: Wiley-Blackwell)
- Tobler, A. (1895). *Li Proverbe au vilain, die Sprichwörter des gemeinen Mannes, altfranzösische Dichtung*. Leipzig.
- Tummers, L. (2016). The re-emergence of self-managed co-housing in Europe: A critical review of co-housing research. *Urban Studies*, 53(10), 2023–2040.  
<https://doi.org/10.1177/0042098015586696>
- University of Amsterdam (2021). *Ethical guidelines for student research*. gsss-ethical-guidelines-for-students-version-2021-22.pdf.
- Van Gent, W., Das, M., & Musterd, S. (2019). Sociocultural, economic and ethnic homogeneity in residential mobility and spatial sorting among couples. *Environment and Planning A: Economy and Space*, 51(4), 891-912.
- Wetzstein, S. (2017). The global urban housing affordability crisis. *Urban Studies*, 54(14), 3159-3177.
- Zahrah, A., & Gamal, A. (2018). Balanced housing as the implementation of the principle of inclusivity. *International Conference Smart Grid and Smart Cities*.  
<https://doi.org/10.1109/icsgsc.2018.8541283>



## Appendix A. Interview guides

<b>Dutch interviews</b>		
<b>Doel:</b>		
Dit interview wordt afgenomen voor mijn scriptieonderzoek over de beleving van inclusie en diversiteit bij (toekomstige) bewoners van wooncoöperaties om inzicht te geven in de volgende onderzoeksvraag: <i>Hoe ervaren en managen bewoners van wooncoöperaties diversiteit en inclusie?</i>		
<b>Praktische details:</b>		
De geïnterviewde heeft het recht elk antwoord te weigeren, en kan het interview op elk moment stopzetten. Het volledige interview kan worden geanonimiseerd, en de opnames (bij toestemming voor opname van het interview) kunnen worden verwijderd nadat ze zijn getranscribeerd. Alle gegevens worden opgeslagen in een beveiligde Microsoft OneDrive van de Universiteit van Amsterdam, met inachtneming van de ethische richtlijnen voor studentenonderzoek van de <i>Graduate School of Social Sciences</i> .		
Thema	Concept	Vraag
<i>Setting the scene</i>		Hoe lang ben je al betrokken bij [de wooncoöperatie]?
		Hoe actief en op welke manier ben je betrokken bij het bestuur van [de wooncoöperatie]?
Motivatie	Neoliberal housing market inequalities Housing alternatives	Waarom besloot je om deel uit te maken van [de wooncoöperatie]?
Toegankelijkheid van wooncoöperaties	Social capital Cultural capital Economic capital Accessibility	Hoe ben je in aanraking gekomen met [de wooncoöperatie]?
		Was je al bekend met het concept <i>wooncoöperatie</i> ? Zo ja, hoe wist je hier al van?
		Zijn er meer mensen in jouw nabije omgeving betrokken bij wooncoöperaties?
		Is [de wooncoöperatie] ontstaan vanuit één sociaal netwerk, of is het een verzameling van verschillende groepen/netwerken?
“Birds of a feather”	Social homophily Inclusion Diversity	Hoe zou je de (toekomstige) bewoners van [de wooncoöperatie] omschrijven?
		Zou je zeggen dat je medebewoners op jou lijken? Wat vind je daarvan?
		Is het een bewuste keuze geweest om met mensen te wonen die [wel/niet] op jou lijken?

Thema	Concept	Vraag
Inclusie en diversiteit bij bewoners en bestuur van wooncoöperaties	Inclusion Diversity	Hoe zou jij inclusie en diversiteit zelf definiëren?
		Hoe wordt inclusie en diversiteit gedefinieerd door [de wooncoöperatie]?
		Hoe gaat [de wooncoöperatie] om met diversiteit en inclusie?
		Wat zijn de waarden en visies van [de wooncoöperatie], en wat vind je daar zelf van?
		Komen jouw waarden en visies overeen met die van [de wooncoöperatie]?
		Moet je je inkopen om deel uit te kunnen maken van [de wooncoöperatie]? Hoe zien de financiële aspecten er uit?
		Hoe worden/werden woningen verdeeld als/toen de wooncoöperatie wordt/werd gerealiseerd?
		Wat is de procedure van [de wooncoöperatie] wanneer er een woning vrij komt?
		Worden nieuwe potentiële bewoners van [de wooncoöperatie] gezocht binnen het netwerk van bestaande bewoner, of wordt deze zoektocht naar buiten gericht?
		Zijn er specifieke persoonskenmerken die in acht worden genomen bij de zoektocht naar nieuwe bewoners? Zo ja, welke? Wegen sommige karakteristieken zwaarder dan andere?
Afronding		Zijn er nog aspecten die ik zelf over het hoofd heb gezien?
		Zijn er nog andere zaken die je wilt bespreken?
		Is er nog iets dat je mij wilt vragen?

## English interviews

**Goal:**

This interview will be conducted in the light of my thesis on the experience of inclusivity and diversity among (future) residents of housing cooperatives in order to provide insights into the following research question:

*How do residents of housing cooperatives experience and manage residential diversity and inclusion?*

**Practical details:**

The interviewee has the right to decline any answer, and can stop the interview at any time. The full interview can be anonymized, and the recordings (when consented to record the interview) can be deleted after they have been transcribed. All data will be stored in a secured Microsoft OneDrive provided by the University of Amsterdam, complying with the *Graduate School of Social Sciences'* Ethical Guidelines for Student Research.

Theme	Concept	Question
Setting the scene		How long have you been involved in [the housing cooperative]?
		How actively and in what way are you involved in the managing of [the housing cooperative]?
Motivation	Neoliberal housing market inequalities Housing alternatives	Why did you decide to join [the housing cooperative]?
Accessibility of housing cooperatives	Social capital Cultural capital Economic capital Accessibility	How did you get in touch with [the housing cooperative]?
		Were you already familiar with the concept of housing cooperatives?
		Are there more people in your network involved in housing cooperatives or other housing alternatives?
		Did [the housing cooperative] form out of one network of people that were already familiar with each other, or did it originate from multiple social networks?
“Birds of a feather”	Social homophily Inclusion Diversity	How would you describe the people that are involved in [the housing cooperative]?
		Would you say that you are similar to them? And how do you feel about that?
		Has it been a conscious choice to live with people that are(n't) similar to you?

Theme	Concept	Questions
Inclusivity of housing cooperatives	Inclusion Diversity	How would you define diversity and inclusion?
		How does [the housing cooperative] define diversity and inclusion?
		How does [the housing cooperative] handle diversity and inclusion?
		What are the values and visions of [the housing cooperative], and how do you feel about them?
		Do your values align with those from [the housing cooperative]?
		Do you need to 'buy' your spot in [the housing cooperative]?
		How are apartments allocated among residents of [the housing cooperative]?
		What is [the housing cooperative]'s procedure when an apartment becomes vacant?
		Does the 'recruitment' of new residents occur within the network of current residents, or is this allocation more outward-looking?
		Are there any specific characteristics that are taken into consideration with the allocation of new residents?
		If the above is the case, do some characteristics weigh heavier in this decision than others?
Closing remarks		Are there any aspects that I might have missed?
		Are there other things that you want to discuss?
		Is there anything that you want to ask me?

## Appendix B. Coding overview

Code	Freq.
Academic versus practical	3
Acquisition strategies	10
Acquisition within own network	4
Active focus on diversity	11
Activism	3
Age diversity	6
Anti-individualism	2
Building something together	4
Capital	1
Challenge of municipality	10
Challenges of cooperatives	1
City versus village	3
Collaborative housing as project	4
Complexity of cooperatives	1
Cooperative motivation	1
Cooperative needs mainstream	4
Coping with financial exclusion	2
Critique on commercial projects	2
Cultural capital	4
Defining diversity	12
Democratic decision-making	5
Difference in values and visions	3
Difficult to gain diversity in this phase	13
Diverse communities not interested	3
Diverse neighbourhood	1
Diversity definition is fluid	3
Diversity dilemma's	3
Diversity from the start	2
Diversity important in early phases	1
Diversity in different stages	1
Diversity in mindset	1
Diversity is a challenge	4
Diversity is a discussion	6
Diversity is complex	1
Diversity not shared among group	1
Diversity should not be postponed	1
Exclusive island	4
Federating	1
Financial hardships	3
Financial inclusion	10
Financial limitations to diversity	3
Focus on the marginalized	5
Free thinking	1
Intersectional diversity	3
Involved through own network	4
Lack of diversity due to location	3
Lack of diversity is inevitable	2
Language barrier	3
Limit to active diversity acquisition	4

Code	Freq.
Low costs to develop yourself	2
Marginalised groups lack time and	5
Marginalization on housing market	1
Multigenerational diversity	1
Necessity to move	1
Need people with time	7
Need to have community-motivation	9
Neighbourhood frustration	1
Neighbourhood project	9
Neighbourhood responses	1
Neighbours become friends	1
Nesting	2
New resident recruitment	1
No active focus on diversity yet	2
No definition of diversity	3
No financial exclusion	1
No focus on similarity	1
No issue with location	1
No knowledge about cooperatives	5
No necessity to move	3
Not 1 network	3
Only place for people that commit	9
Passive policy leads to bubble	1
Prefer living with different people	3
Prefer living with multiple people	1
Prefer living with similar people	4
Reflection of Amsterdam	1
Resident has to fit the group	1
Selection procedure	5
Self-selection	1
Sharing utilities	1
Similarities among residents	8
Similarity in mindset	8
Similarity is necessary	1
Softness in value exclusion	2
Solution to housing crisis	4
Space versus place	3
Started from 1 network	5
Strong ties withing cooperative	1
Unattractive location	1
Want to know your neighbours	3