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**THE HIDDEN HISTORY OF
CO-OPERATIVE HOUSING
IN BRITAIN**

JOHNSTON BIRCHALL

Brunel 
THE UNIVERSITY OF WEST LONDON

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PREFACE

This is a paper prepared as a chapter in a forthcoming book by Allan Heskin and Jackie Leavitt of University of California Los Angeles, entitled The Hidden History of Housing Co-operatives. It is written to a specification provided by the editors, within which writers from several countries will contribute. It may be useful as an update to the history chapters in my book Building Communities: the Co-operative Way (Routledge and Kegan Paul, 1988) or as a general introduction for those who do not want the detail which the book goes into. In particular, it contains new insights into the hidden history of co-partnership housing; this must be the best kept secret in the history of housing policy in Britain, which is slowly being uncovered by my research assistant, Kate Fuller, at Brunel. Readers are invited to write to me with their comments and criticisms.

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The hidden history of co-operative housing in Britain

Introduction

In Britain, ever since housing became part of the debate over government policy, co-operative housing has almost always been kept off the political agenda, sometimes because policy-makers have been hostile to it, more often because they were ignorant that it was even a possibility. So dominant have been the three major forms of tenure - private renting, owner occupation and public rented housing - that it is important firstly to establish the logical possibility of co-operatives. This can be done by means of a simple matrix which contrasts individual and collective forms of provision with landlord versus dweller control. The contrast of landlord and dweller controlled housing is obvious, while that between individual and collective describes not the form which investment takes (because this varies even in co-ops), but the rather looser sense that the organisation exists primarily to meet general housing needs rather than private profit.

	INDIVIDUAL	COLLECTIVE
LANDLORD	Private rented sector	Public (and philanthropic) rented sector
DWELLER	Owner occupation	Co-operative sector

During the rapid urbanisation of the last century the individual landlord form predominated; even in 1914, when the sector had begun to decline, almost 90% of dwellings in England and Wales were owned by private landlords. Some of the more prosperous artisans had opted for individual dweller control, building their own homes through collective saving and building clubs which became the model for a later building society movement. In some areas this was quite extensive, but low wages and ownership of land by large landlords (persisting since the Norman pattern of feudal tenures) prevented more widespread use of self-help housing. Concern for the appalling conditions faced not only by the poor but also by working class people in general in the cities was channelled into a small philanthropic housing association sector, which in the terms of the above matrix took the form of collective landlord control. The movement's lack of access to capital and inability to house the poorest prevented significant growth (see Burnett, 1986).

The conventional wisdom among policy analysts is that the decline in private renting, and the inability of the voluntary philanthropic sector to grow, led inevitably to state intervention in the form of 'council housing', the direct provision and management of housing by local authorities. Since the first world war, the rapid growth of this state-sponsored collective landlord form has led to an oscillation in policy between the advocates of private renting and ownership on

the one hand, and municipal landlordism on the other. Between them, they have, until recently, been able to keep the idea of collective dweller control a well-kept secret. If a measure of the power of interest groups is their ability to keep some options off the agenda, another is the power of their advocates (including academics) to write the history of the times. One consequence is that there were not many co-ops formed before the 1970s, but another is that the history of those experiments which were undertaken is only beginning to be written. The surprise is that in piecing together the history we have found far more co-operative developments, further back in history and far more successful both in their own terms and in their influence on housing policy, than anyone had anticipated¹.

There are really three waves of co-operative development, prefigured by isolated experiments which provided models on which to build. The first, beginning in 1901, can be labelled the co-partnership phase, the second, beginning in 1961, the co-ownership phase, and the third, beginning in 1974, the common ownership and tenant-management phase. In the rest of this paper, each of these, and the experiments which led up to them, will be outlined, and then finally the possible development of a new wave beginning in 1988 (which we might call the co-operatisation of public rented housing) will be assessed. For each phase, the analysis will focus in turn on three aspects suggested by the editors; the political context for promotion, the development of the movement, and the long-term operation of the co-ops.

There are various ways of accounting for the growth of a co-operative movement; one which has been applied to housing co-ops before identifies five major factors: the existence of housing needs not being met in other ways, the availability of appropriate co-operative structures which have been tested in practice, the presence of promoters (both charismatic individuals and organisations), a supportive legal and financial framework, and a favourable climate of opinion (see Birchall, 1988a, Ch4.). These factors will be considered under the first heading, the political context for the formation of the movement.

The hidden history of co-partnership housing

The earliest mutual aid forms in urban Britain were building clubs which dissolved as soon as all members were housed; they were the equivalent of modern self-build co-ops (referred to more generally as 'house building co-ops' - see Birchall, 1988a), and were relatively easy to organise. The continuing housing co-op, in contrast, implies a capability for organising a sustainable, long-term form of collective dweller-controlled tenure. So, in order to find the earliest housing co-op in Britain, we might begin by identifying those social movements that would have been able to sustain it. In the early nineteenth century there were two: the Owenite communities led by Robert Owen, and some early consumer co-ops, led by Dr King, both of whom had the aim of building co-operative communities. The first of these foundered through a variety of causes: 'bad management, unsuitable colonists, insufficient capital and poor sites' (Bonner, 1970,

15), not to mention the grandiosity of Owen himself (Birchall, 1988a). The second emerged during the 1820s, but was a weak and short-lived affair; all the co-operative shops died out during the economic recession of the 1830s.

The Rochdale Pioneers, whose society was founded in 1844, are important as much for the fact that they survived when so many others did not, as for their famous principles, which codified the main elements of consumer co-operation. Their first aim was to open a shop, but their second was 'The building, purchasing or erecting of a number of houses, in which those members desiring to assist each other in improving their domestic and social conditions may reside' (Bonner, 1970, 46). It had been thought that they produced no genuinely co-operative housing, even though by the end of the century they, and other societies, had invested quite heavily in rented housing and mortgage lending for their members. In fact, they set up at least two 'land and building societies' which could be considered the first housing co-ops. The impetus came from a jealous local shopkeeper who was also a small landlord. He decided to raise the rents of some tenants who were also co-op members (and who therefore did not patronise his shop), declaring that 'they should not have all the dividends to themselves' (Rochdale Pioneers, 1861).

In 1861 these co-op members set up the Rochdale Pioneer Land and Building Company Ltd whose aim was to build 'a superior class of dwelling for the working man'. Though it was registered as a private limited company, it was hoped that the taking out of shares by the prospective tenants as well as by other investors would ensure its co-operative nature. Only 36 houses were built and, though they were quite small terraced cottages, the rents were still too high for most tenants; they illustrated the problem for any self-financing co-op at this time, that wages were too low even to sustain the rent on a modest cottage. The company was quite successful, though, and continued to be mentioned in the Pioneer Society's 'Gazette' until 1889, at which point either it was taken over by the main Society, or lost touch with it (Cole, 1944). A second company, founded in 1867, produced 45 houses in three more substantial blocks of terraces, but then the retail society itself, embarrassed by this time at the amount of capital it was holding, decided to provide housing for rent and the idea of a housing co-op was taken no further; even in the co-operative movement, the 'individual landlord' had prevailed over the 'collective dweller' type of tenure.

It is interesting that co-operators, through lack of a sense of history, have often 'reinvented the wheel' as far as co-operative structures are concerned. Just as the modern British housing co-op movement knows next to nothing of the first two phases, the first explicit attempt at a housing co-op seems to owe nothing to these early Rochdale societies. The idea came to a co-op activist, Owen Greening, from an article by the French co-operator, Godin, and was then taken up by Benjamin Jones, London manager of the Co-operative Wholesale Society. The main problem was, as it had always been, that of how to provide good quality housing for low-income people, given the inevitably high initial financial commitment. A state loan (from the Public Works Loan Board) was available to Industrial and Provident Societies, but this would not cover more than two-thirds of the

cost. Share and loan capital could be issued to prospective tenants, yet there would still have to be heavy reliance on outside shareholders. This would alienate control of the society from tenants, and so would undermine the co-operative principle of democratic control by consumers. Jones took the traditional 'Five percent philanthropy' association, in which a limited return was guaranteed to investors but with excess profits ploughed back into the provision of housing for 'the labouring classes'. He then grafted on a tenant share-ownership (a minimal holding of £1), and hoped that if surplus profits were to be returned solely to tenants as a dividend credited to their share account, they might gradually increase their share of the equity and so gain control over the society. In 1887, after four years of promotional work, the Tenant Co-operators Ltd was founded. Even at that time, it was difficult to get over the prejudice in favour of individual owner-occupation, and 'much time and energy had to be devoted to the necessary propaganda before a body of workers could be brought together to put principles into practice' (Yerbury, 1913, 14). It was not propaganda among working class people that paid off, but the cultivating of a small group of powerful men, such as Henry Vansittart Neale and Walter Hazell, who as well as being pillars of the consumer co-operative movement were also highly influential liberal politicians and businessmen, who could raise the necessary capital from among their friends.

This was the pattern for the mainstream co-partnership movement - both Neale and Hazell figure among the impressive elite group who later backing the extension of the idea to national level - but it proved to be a fatal weakness in Tenant Co-operators Ltd. Despite buying up or building a total of 122 houses and flats (210 dwellings in all), it never became a tenant-led organisation, but remained more like a philanthropic housing association. Firstly, its property was spread around five different sites, so the tenants had no chance to build up a sense of community. Secondly, the minimum £1 share was not enough to ensure tenants' commitment. Thirdly, because of problems in managing two badly designed schemes which were hard to let (tenants had not had any say in the design!), the committee had no time to do any educational work, and some tenants even took the Society to court over rent increases, thinking it was an ordinary landlord (the fact that the presiding judge not only dismissed the case but also subscribed £1000 of his own capital in the Society was small comfort to the managing committee). Lastly, pressures to let the flats meant that tenants were allowed in without having to become members at all - the classic form of co-operative 'deformation'.

Yet the scheme was commercially sound, and it provided the basis for the first of the successful wave of co-partnerships which was set up in 1901 at Ealing. A rule change was crucial; the tenant shareholding was increased to £50, payable in instalments, which guaranteed commitment but limited the schemes to better-off skilled workers and clerks. A first attempt to expose their 'hidden history' led to a claim that 14 societies were formed between 1901 and 1912, and built 6595 dwellings for a population of 30-35,000 (Birchall, 1988a). A more sustained attempt has now produced even more impressive figures for a

movement whose existence had almost been forgotten: 18 societies produced a total of 8621 dwellings, while another 35 societies existed for which no figures have yet been found²; the movement was certainly as big, if not bigger, than the present-day housing co-operative sector. At the time it was considered a national social movement which had the potential to become the main vehicle for housing development in suburbs and new towns in the future. Even more interesting is the fact that at least six are still in existence as tenant-controlled societies, four of which still operate under the old co-partnership rules; they must be among the oldest housing co-ops in existence.

The political context for promotion

How can we account for such a rapid growth of a co-operative movement at that particular point in time and space? Firstly, average incomes had been rising during the second half of the century, yet even well paid artisans were living in overcrowded streets in cities which had grown up too quickly, and without proper planning, during the industrial revolution. New forms of transport - the railway and the tram - had opened up the prospect of suburban development, and in London a small apartment in town could be swapped for a large house in the suburbs, at a similar rent (see Burnett, 1986). There was therefore a strong demand for new housing. Secondly, the co-partnership structure had, as we have noted, been tried and tested by Tenant Co-operators Ltd and found to be financially sound. It combined a guaranteed return of capital to investors with a limit of 5% on share capital, 4% on loan stock, but then returned surpluses to the tenants; any rent arrears could then be deducted from their share accounts. It insisted that tenants take out a substantial shareholding, but allowed this in instalments. It limited all shareholdings to £200 per person, thus preventing individual take-overs of the societies for private profit, and it guaranteed that tenants would have places on the committee (though practice seems to have varied in this respect, depending on the goodwill of the larger shareholders).

Thirdly, co-partnership was not so much a movement as a method which several strong social movements came simultaneously to see as relevant. Housing reformers such as JS Nettlefold advocated it (Nettlefold, 1910), and the prospectuses of new societies always emphasised the benefits to health; death rates (particularly infant mortality) in established societies were considerably lower than in the towns. More particularly, there was a Labour Co-partnership movement which had applied the same methods to businesses with some success; Henry Vivian, the movement's main promoter and a Liberal MP, was secretary of the Labour Association, and set up General Builders Ltd, from whose members the first committee of the Ealing Tenants Ltd was formed. Strong support came from the consumer co-operative movement which by now was a very powerful force; EV Neale, EO Greening and the revered JG Holyoake both gave their support and invested in the societies, while the Manchester Tenants Ltd was set up by employees of the Co-operative Wholesale Society. The Garden City movement, which was the forerunner of town planning in Britain,

saw co-partnership as integral to the whole idea of the garden city, suburb or village, because it allowed for both the initial planning of a whole estate, and for its preservation by a society which both harnessed and transcended individual interests. Both Ebenezer Howard the visionary and Raymond Unwin the architect of the movement played an active part, the latter laying out most of the sites and acting as consultant to the movement's national federation, Co-partnership Tenants Ltd (Howard, 1902, Unwin, 1911). Five societies were set up in Hampstead Garden Suburb, and undertook the major part of the development, producing 5650 homes. Garden City Tenants provided 323 homes at Letchworth, the first garden city, and most of the societies were also known as garden villages or suburbs. Lastly, there was the influence of philanthropists such as George Cadbury, Joseph Rowntree and Lord Lever, who had built industrial villages which illustrated the virtues of planned development; Bournville Tenants Ltd developed on land made available at Cadbury's village.

All this support was expressed via an impressive elite of powerful individuals - Liberal members of Parliament, land-owning aristocrats, industrial philanthropists, church leaders and social reformers - who were active in some or all of these social movements (and several others) at the same time; they had in effect a set of 'interlocking directorships'. This is not to say that the tenant-members of societies were swamped. At this time, there was an alliance of a liberal political elite with working class institutions such as the consumer co-ops, which made it not at all uncommon for self-educated working men to work closely with members of Parliament and landed gentry on committees, and even in a few cases themselves to become MPs³.

How can we account for such a positive climate of opinion? Co-partnership meant different things to different people. It was seen as a way of solving the housing problem without recourse to state intervention through municipal housing, because in harnessing the economic benefits of co-operation (land at wholesale prices, direct labour building, etc) it produced good quality, cheap housing. It was seen as an example to private landlords of how to lay out new suburbs with regard to more than just private profit from individual plots, and as an example to municipal and voluntary sector landlords of how to involve and enlist the active support of tenants. Utopian socialists supported it as a way of building new, self-sufficient communities which looked back to the medieval town and village; Unwin's designs are instantly recognisable, with steeply gabled houses grouped around village greens. Town planners saw in it a way of creating unified street patterns; Unwin laid out curving, tree-lined roads, culs de sac and with generous amounts of open space. The 'allotment movement' approved of the generous gardens and provision for allotments which would allow people to grow most of their own food. Liberal politicians saw it as a way of defusing class conflict, harmonising the interests of landlord and tenant as labour co-partnership was supposed to do for capital and labour, by giving each their due.

All this support enabled land and finance to be made available, but it did not make much impression on the state. Demands for preferential treatment were simply not made at this

time; the ingredients for successful development were thought to be already to hand in the Industrial and Provident Societies Act of 1898, and the availability of a low-interest loan from the Public Works Loan Board (available for all limited-return public utility societies). That the societies could not hope to house the poorest third of the population was cause for criticism from some quarters (see Yerbury, 1913), yet with plenty of demand from middle-income people wanting to escape the grim terraces of the city, and with rents proving consistently to be below those of private landlords, the reformers had room for complacency.

Development of the movement

The key to the rapid growth of the movement was a national-level organisation which as Vivian described it was able to 'mould societies and guide them in their infancy' (Vivian, 1906). In 1905 the Labour Co-partnership Association set up a Co-partnership Tenants Housing Council, which by 1907 had been turned into a federation of societies, the Co-partnership Tenants Ltd. It proved to be the powerhouse of development, advising societies on setting up, publishing propaganda and model rules, providing estate layouts and standard house designs, negotiating land deals and finance, pooling orders through a central purchasing department, and even setting up two labour co-partnerships to make tiles, bricks and woodwork. This does not mean that individual societies handed over power; they set up sub-committees to scrutinise finance and design details, and raised share and loan capital, entered into land deals and so on, while relying on the federation for expert backup. There is evidence from some societies that individual tenants had considerable choice on which house they would take, its design, fittings and wall colourings.

Most societies seem to have set up direct works departments, though some used contractors, and they built with remarkable speed and efficiency, some completing hundreds of houses within a year of registering the Society. Compared with the later movements, they faced far fewer holdups, partly because they were in charge of their own design and building work, but mainly because their lack of reliance on state funding meant a complete absence of bureaucratic monitoring and interference. Out of 14 societies for which there are records, five built according to plan, four built more than intended and five built very much fewer; these last were held up with problems of land assembly or lack of share capital and did not reach their full potential; clearly there are limits to the growth of even the most dynamic voluntary movement, especially one which is completely unsubsidised.

Long-term operation of the societies

How democratic were the societies? It is hard to tell; they used representative rather than participatory forms, like most business organisations emphasising a strong board of directors who are elected at an annual meeting. At Ealing, which seems to

have set the pattern for most societies, seven out of eleven committee members were tenants, and there were three sub-committees for finance, works and complaints; the last suggests that there was a willingness to listen to tenant members' views. The mass of members participated more through the social side of the estate, which was also highly organised; a social committee of which five were directly elected by the tenants, and three from the board, provided a very wide range of events and facilities. All the societies had playing fields, tennis and bowling greens, while the larger ones had club houses or institutes to upkeep, and their early social life consisted of regular pageants, plays, maypole dances, garden parties, and at first a range of lectures and other educational events.

Those societies which survived remained democratic; Manchester tenants had a committee in 1956 which consisted of six each of tenant and non-tenant members, an increase from its previous committee of nine (Manchester Tenants Ltd, 1956). At Sevenoaks, the tenants gained control from the 'philanthropists' in the 1920s, and still have a nine member committee. Leicester shows perhaps a long term trend; it only has six on the committee, finds it hard to find new members, and relies on older members to do the work. Yet it has quarterly general meetings, and, like the other surviving societies, has a genuine, if low-key commitment to democratic working. Of course, some of those societies which ceased to exist reported a decline in commitment, usually after the first world war, and this must have been one reason for the eventual takeover by outside property companies.

Social scientists often find a correlation between size and democracy (see Michels, 1949), and it is true that the largest five societies (at Hampstead Garden Suburb), which had over 5000 houses between them, merged during the 1930s back into the federal body, which then became a private property company, interested only in the sale of houses. But one of those which still exists (Harborne) has 500 houses, while some of the smaller societies (eg Stoke on Trent Tenants with 95 houses) were taken over, and their equity alienated to outside shareholders. Other factors must also be at work.

How were the societies managed? The larger ones had full or part-time managers, the smaller ones relying on the committee to do the work. Of the six which definitely still exist, four are completely self-managing, while Harborne has a full-time, and Manchester a part-time manager. There is evidence that while they have been under tenant control, the societies have always been well managed; early on they paid dividends to tenants, though those which still exist tend to work on a 'cost rent' basis, setting rents which just cover repair and maintenance costs and the fixed five percent return on shareholdings. The pattern seems to be that, while the society is formally responsible for the upkeep of the whole dwelling, in practice tenants see to the inside of the houses, doing their own modernisation work to bathrooms and kitchens, while the society does effective cyclical maintenance and planned renewal to the exterior. Though they have not been able to set aside money for a sinking fund, they have put great stress on regular maintenance, and the properties seem to be in good condition'.

Why, then, did most societies cease to exist as independent

entities? The exact causes still need to be identified, but though there seem to have been several, the immediate catalyst was the first world war. Firstly, after the war, the political forces which shaped co-partnership fell away: the Liberal Party declined in competition with the new Labour Party, and the old class harmony model of society gave way to a sharper one of class conflict which made the idea of co-partnership seem old-fashioned and naive. Some of the leaders of the movement died (eg Sutcliffe, the chief architect), while others were co-opted by new movements (Raymond Unwin was appointed chief architect to the Ministry of Health). By 1930, when Henry Vivian died, his death was openly being spoken of as the death of a movement:

'In the 1930s, co-partnership appeared old-fashioned, if not moribund; co-operation had been swallowed up in state socialism; the garden city concept was to all appearances dead' (Tims, 1966, 38).

The idea of the voluntary public utility society lost out too, to the municipal socialists who insisted that local authorities should be the main vehicle for house-building; the Wheatley Act of 1919 gave them generous state subsidies which made other forms uncompetitive.

Secondly, the social life of the estates became much less intense, partly because as other estates were built up round them they began to lose their distinctiveness, and partly because the war disrupted the habitual patterns. Attempts to get back to the pageants, the Maypole dancing, the earnest evening lectures at the Institute, were only partly successful, and it seems to have been the educational side that suffered most. Improvements in formal education for working class people were making self-improvement less necessary, while the municipality was taking on a range of functions previously carried out by the co-partnership society: lending libraries, parks, play facilities and so on.

Thirdly, the political sidelining of the movement led to their being included in rent control legislation introduced in 1915 but only partially relaxed during the 1920s. The combination of rent controls, high interest rates and high building costs deterred most (but not all) societies from continuing to build, led some to have to sell houses to pay debts, and then led some of the larger ones (Ealing, Hampstead, Liverpool) to seek to be taken over by the federal body, which was then itself taken over by a capitalist property company.

Fourthly, co-operation between co-ops, the traditional defence against take-overs and the dilution of a movement, seems to have been generally lacking. Like many modern co-ops, individual societies had been content to go their own way, some disaffiliating from their federal body as soon as they had finished building, some (the ones we still do not know much about) never affiliating in the first place. Only two societies widened their vision by extending into co-operative retailing, and they did not continue for long; unlike the labour co-partnerships the housing branch seems to have been poorly integrated into the wider consumer co-operative movement.

Lastly, in areas where property values increased dramatically during the 1920s (notably the London societies) there was a

growing temptation to privatise the estates. Large capital gains were offered to shareholders (£24 for each £10 share at Ealing), while some tenants wanted the chance to buy their homes at preferential prices, if only to sell immediately at a much higher vacant possession value. Those societies which have survived are mainly in areas where property prices did not rise so spectacularly during the inter-war period, where tenants have been able to secure the majority shareholding, and then have looked forward to the undoubted benefits of a cost rent regime; very low rents for large, well built dwellings on some of the best designed estates in Britain. One society (Harborne) became a private company in 1940, but remained under tenant control. It has fought off a hostile take over bid from outside shareholders, showing that the benefits from collective dweller control under some circumstances can outweigh those of individual owner-occupation, even in a country where two-thirds of households are now owners.

The hidden history of co-ownership housing

The next major phase of co-operative housing was co-ownership (see Birchall, 1988a, Clapham and Kintrea, 1988). Unlike the first and third phases of development, this one did not have any precedents in individual experiments within Britain; the idea was imported from the Scandinavian housing co-operative. It began in 1961, producing rapid growth: by 1977, when the boom was over, 1,222 societies were registered, owning over 40,000 dwellings.

The political context for promotion

The idea of co-operative housing had been kept alive by the Co-operative Party (an offshoot of the consumer Co-operative Union), which since 1917 has been in alliance with the Labour Party, returning a small number of local councillors and members of Parliament under the banner 'Labour and Co-operative'. Reg Freeson, one of these councillors, founded three small co-ops in his own local authority of Willesden, while another key individual, Harold Campbell, kept up a campaign through Co-op Party pamphlets to keep the idea alive. They were not supported by a wider political movement, but their persistence led to their having two chances personally to influence the course of housing policy: once in 1961 and again in 1974, when the political curtain opened briefly to allow co-operative housing on to the policy-making agenda.

In 1961, a Conservative government had identified two kinds of housing need which were not being met: good quality, private rented housing for people who needed to rent, and ways into home ownership for people who could not afford it. The first need was tackled by encouraging not-for-profit housing associations to build unsubsidised housing to rent, on a 'cost rent' basis, but there was concern that rents might be too high. Campbell had been pointing out the advantages of the Scandinavian co-ownership sector, and the government agreed to promote it alongside this 'cost rent' initiative. Co-ownership had the advantage over cost

renting that it allowed tenants as members of the society to build up an equity stake over time, which might then be used to enter owner occupation. To this was added (in 1963, via a Finance Act) another advantage, that as joint owners the members would be eligible for tax relief on their communal mortgage, thus enabling rents to be kept down.

It might be expected that the importation of the Scandinavian model, and the similarity to co-partnership, would guarantee the development of a genuine co-operative movement, but the civil service drafters of the scheme failed to understand what made the Norwegian and Swedish co-ops so successful, and it is unlikely that they had even heard of co-partnership. What came out of the policy process was a plan for a set of 'founder members' to carry out the development of each scheme and then manage it, while ownership and control would be vested in the occupiers who would appoint a management committee to oversee the work of the managing agent. The members would be co-owners and yet individually tenants, as in co-partnership, they would have to pay a deposit, but would not be required to take out more than a nominal shareholding. Their rents would cover all costs, but would also gradually build up a share in the collective equity; when they left, if they had stayed for a qualifying period of five years, they would receive a premium payment based on the percentage of mortgage they had repaid plus a percentage of the rise in the value of the dwelling.

Unfortunately, the only feature the government was really interested in was the capacity to build up an equity stake for entry to owner occupation, and other key features were absent: no permanent promotional bodies were set up, and so development was led by sponsors who, as we shall see below, were unaccountable to the consumers. In consequence, co-operative education did not exist, member-participation in design and building supervision was rare, and democratic structures were under-developed.

Development history

Development was led at the local level by sponsors who included builders, architects, and estate agents who were interested in the fee income the schemes would generate. There was little cost or quality control by government; the Housing Corporation, which had been formed to oversee the schemes, took a 'hands off' approach, did not see the danger, and then when asked to support co-owners who wanted to sue the developers giving little support. Though the government learned by their mistakes (eventually, after the 1974 expansion of housing associations, stopping professionals with an interest from being on management committees, and setting up elaborate mechanisms for quality control), it was too late to affect the co-ownership schemes.

Many schemes proved costly, with cost over-runs which were passed on to the dwellers in high rents. They were often badly designed (for instance with flat roofs), and inferior materials and inadequate site supervision compounded the problems. The Council of Co-ownership Housing Societies (CCHS) declared 'the promotion and development of co-ownership housing societies

contained many improprieties for which individual co-owners ultimately have to pay', and that the 'ingenuous approach to the activities of professionals and... failure to ensure effective supervision' by the Housing Corporation were partly to blame (Department of the Environment, 1975, 58). By the end of the 1970s, some schemes had to be demolished, and others were saved only by vigorous legal action by members who have successfully sued architects and builders and then put right the defects themselves (for a detailed case study see Birchall, 1985).

Finance proved problematic all along. The 1961 Housing Act made available £25m for both cost rent and co-ownership, but by the time the first three co-ownership societies had found a legal structure, most of the money had been spent. The 1964 Housing Act established the Housing Corporation to provide loan capital for part of the cost of schemes, and loan guarantees to encourage building societies to provide the rest. While building societies were reluctant to lend more than half the cost, with an initial fund of £100m the Corporation was able to underwrite all the schemes which could be promoted, and the number of societies grew rapidly, particularly when in 1967 (under a Labour Government) mortgage tax relief was made available even if some co-owners were not earning enough to be individually eligible. Promoters of cost rent schemes switched to co-ownership to benefit from the same tax relief, though they were not at all interested in its co-operative aspects. The viability of schemes proved sensitive to interest rate fluctuations, and by the 1970s a combination of rising interest rates and competition from associations and co-ops subsidised generously under the 1974 Housing Act, finally stopped any new societies from being formed.

Long-term operation

Mistrust of the resident co-owners was written through the Housing Corporation's guidance notes. It was recommended that managing agents continue to manage for six months after the residents had moved in. In practice, many agents ran their societies for years without informing the co-owners that they were anything more than tenants of the agent! Members usually found out their true legal status when defects in the dwellings forced them to act. They then found that they were paying fees to the agents which the latter had negotiated for themselves as founder members. They had to rely on their managing agents to put right defects and sue architects who the agents were financially associated with. Yet the Corporation staff were worried, not about the agents' breach of co-operative principle, but about its possible application by over-zealous residents; co-ownership was clearly seen more as a device for subsidising private renting than as a tenure form with rights attached.

While Housing Corporation staff were content to let the 'professionals' operate at arms length, they were uncomfortable with the whole idea of elected resident committees who wanted to take control of management. In uncharacteristically expressive language, they recommended that

the Managing Society should be permitted to carry out the duties in the Agreement without pettifogging interference,

or being required to report on the minutiae of its tasks.

(Housing Corporation, 1972, Ch6.12)

So they exercised detailed control over the management of the schemes. Societies had to obtain approval for rent setting, premium payments, and for changes of managing agents. This last undermined members' attempts to wrest control from managing agents who had been imposed at the beginning of the scheme by 'founder-members' who had entered into long-term contracts, usually of seven years. These agents were found to be 'often remote, unaccountable and inefficient' (Clapham and Kintrea, 1988, 17), yet could not be removed until their contract terms were ending.

When they finally took on self-management, members found they had an over-complex tenure form which was difficult to administer; five sets of model rules had been issued in a continually evolving structure which remained hard to understand, and whose legal status was in doubt. Members found that they were ineligible as tenants for rent allowances, yet were denied insulation grants as owners. They had no security of tenure, yet it was hard to evict co-owners who had defaulted on their rent.

The internal financing of the schemes also proved difficult. When a co-owner left, the society had to find a premium payment based on a very complex formula which even the Housing Corporation had difficulty working out. Each payment had to be approved, and if necessary a loan was granted to the society to cover its cost. The burden of administration was out of all proportion to the benefits received.

Despite these difficulties, or perhaps because of them, many societies went through a process of self-education, group formation and politicisation, becoming as confident and committed as any co-operative group, but without any of the initial help from co-operative promoters. Often a fragile sense of community was formed, though it was constantly undermined by the high turnover of members leaving to become owner occupiers; the strength of the tenure in providing a 'stepping stone' to a more favoured tenure was also its abiding weakness.

All these problems led naturally to the exercise of the principle of 'co-operation between co-ops'. A Council of Co-ownership Housing Societies was formed in 1976. It was never really strong; helped initially by a small Housing Corporation grant, it then had to become self-sufficient, but too few societies joined to make it the powerful federation the movement needed. It produced a magazine and some useful guidance notes, and represented 46 societies which had got into difficulties and were in a 'loss rent' status with the Corporation. In 1979, a Labour government offered these the chance to convert to a new structure which included some grant aid to make them viable, but the next Conservative government had a more radical solution; the right to sell out.

In the 1980 Housing Act, co-owners were given the right to sell their societies and buy their homes individually. Most societies went quickly into liquidation, leaving only those for whom, because of debts incurred through putting right major defects, sales were not financially attractive. The CCHS contributed to its own demise, by advising member organisations to sell, and it was wound up in 1983. Profits were usually in

the region of £8-20,000, but some were spectacular; in one London society members bought their apartments for £20,000 and immediately resold for around £150,000.

There are still over a hundred societies left alive, but some of these can be expected to sell up at the point where the mortgage becomes significantly lower than the market value of the property. Some will preserve their 'purity', because the members are mainly retired people, for whom the benefits of collective dweller control still outweigh those of immediate capital gains.

The hidden history of common-ownership and tenant-managed housing

The last phase of development has seen three new types of co-op: common ownerships, tenant management and short-life. Common ownership occurs when the equity in a co-op is owned collectively by the members, but with each household only owning a nominal share (in Britain, usually of £1). Since the early 1970s, more than 250 have been formed, of which half are in London, with concentrations in other cities such as Liverpool. They tend to be quite small, averaging 40-50 households. Around 20% are in newly built blocks of flats or estates (new build co-ops), 70% are in rehabilitated terraced houses concentrated in one neighbourhood (rehab co-ops), and the rest are a mixture of the two (Underwood et al, 1986). In addition there are over 40 community housing associations in Scotland and five in London which have non-mutual co-operative type structures.

Tenant self-management has developed in parallel to common ownership, though from 1975 onwards, and there are now around 100 co-ops established or being developed, which manage estates as agents for local authority and housing association landlords. There is a concentration in London and Glasgow, and they tend to be larger than ownership co-ops, on estates of 50 to 250 dwellings. They require that tenants be prepared to take on full responsibility, though this can be for all or just some of the services. Recently 'estate management boards' have been developed by the government's Priority Estates Project, which specialises in the management of difficult to let 'council' (ie local authority) estates. This is a more diluted form in which tenants share responsibility for management with housing managers and local councillors, though always being a majority on the management committee; around ten are currently being developed on quite large estates of up to 1000 homes; the numbers are growing rapidly.

Short-life co-ops are an intermediate tenure form, in that they manage, license or lease housing for a short time, usually from public sector landlords who intend to refurbish or demolish it but have to leave it empty for the moment. There are about 200 of them, mostly quite small, and predominantly based in London (see National Federation of Housing Co-operatives, 1990).

The political context for promotion

To those purists who believe that only common ownership is a true co-operative, the first housing co-op in Britain is the Dronfield

Health and Housing Society, a small estate of 74 houses and 12 flats set up in a Derbyshire town in 1946. The promoters were a doctor, who wanted to set up a consumer-controlled health centre, and some retail co-operative activists. Because in such a 'par value' co-op members take out only a nominal shareholding of £1 each, capital had to be raised through loans; 90% was raised through the Public Works Loans Board and 10% from members. At first it was non-mutual, but recently the co-op has become fully mutual; only tenants can now be members. Like the remaining co-partnerships, it is a low-key affair, well managed by the members themselves, with planned cyclical maintenance, no rent arrears and low turnover. The doctor did not get his health centre (it turned into a social club!), and the co-operative nature of the scheme is not emphasised, except in the historical introduction which new members receive in a leaflet. Participation, for those not on the 15 member committee, is limited to an annual meeting and social event.

Like the Rochdale Land and Building Company, this was a one-off development; the growth of a movement had to wait another quarter century. When it came there was an ideological commitment to common ownership, but it came more from the examples of the Industrial Common Ownership Movement (which was set up to promote worker-owned companies but had no roots in the co-operative movement) and the Canadian housing co-op movement (see Hands, 1975); yet another example of the way in which co-operative models and ideas become hidden and resurface in unexpected ways.

During the late 1960s and early '70s, four types of need were identified to which co-ops might provide solutions: those of young, mobile people who needed to rent, of inner city residents whose homes were threatened by clearance programmes, of squatters, and of tenants living on badly run council estates. Broadly speaking, the first two needs could be met by ownership co-ops, the third by short-life, and the last by tenant management co-ops. Eventually, after many delays, five ownership co-ops emerged - a primary co-op (Sanford Co-operative Dwellings) and a secondary agency (Student Co-operative Dwellings) to meet the needs of students, and three neighbourhood based co-ops (Holloway Tenant Co-op in London and Granby and Canning St co-ops in Liverpool) to help save neighbourhoods from clearance.

They had legal structures to hand, and some dedicated promoters: Harold Campbell and Reg Freeson again, reinforced by campaigning housing agencies such as Shelter. Yet they lacked a supportive legal and financial framework. It took five years of campaigning before student co-operatives were made eligible for housing association funding (Hands, 1975), and a similar time before Holloway Tenant Co-op could gain the legal status needed to buy houses in its own name (Power, 1977). There was an urgent need for enabling legislation to give mutual co-ops a legal status and access to funds available to support housing associations. As one promoter put it 'The machinery has been geared to promote a different animal, and if a housing co-operative managed to get into the machine, it was usually either rejected or mangled' (Hands, 1975, 113). Short-life co-ops had no legal constraints, as they could enter into a simple license agreement with a landlord, but they had no method of raising

finance other than through rents and their own 'sweat equity' (for a good case study see Ospina, 1987). Tenant management co-ops, which had been supported by both the Co-operative and the Liberal parties during the early '70s, could not be formed because local authorities would lose government subsidy as soon as they allowed agents to take over estates.

The great breakthrough for all forms of co-op was the appointment of Reg Freeson (by now a Labour MP) as Minister of Housing in 1974 by the new Labour government. He turned immediately to Harold Campbell to set up a working party, which reported just in time for key amendments to be made to the 1975 Housing Rents and Subsidies Act (Department of the Environment, 1975). One amendment allowed ownership co-ops to become registered housing associations and thus gain access to generous grants and loans designed to boost the voluntary housing sector under a Housing Act passed the previous year. Housing Association Grant was given at up to 90% of a scheme's cost, depending on how much of a loan the rents could support; rents were fixed at an affordable level by a rent officer, and so co-ops became (for the first time in Britain) accessible to people on very low incomes. Later, short-life co-ops would also benefit, as they became eligible for a 'mini-housing association grant' to make short-life property habitable. Another amendment allowed tenant management co-ops to take over estates without loss of subsidy.

This enabling legislation and financial framework enabled all three types of co-op to grow rapidly during the late '70s and throughout the '80s, though restrictions in Housing Corporation expenditure have cut the formation of new ownership co-ops back to about 20 per year, and more recently competition for empty properties from local authorities trying to house the statutorily homeless has severely curtailed the activities of short-life co-ops. Tenant management co-ops have grown quite slowly, partly because of ignorance of their potential and partly because local authorities have often been resistant to the idea of tenant take-overs.

This point brings us to consideration of the climate of opinion within which the movement has had to work. Like co-partnership, it has had its royal advocates, with Prince Charles visiting co-ops in Liverpool and even writing a foreword to the history of one of them (McDonald, 1986). New build co-ops have been linked with good design and, espoused by the community architecture movement, have won major design awards. All the major parties have advocated them, except for the Trotskyite 'Militant Tendency' which gained control of Liverpool in 1983 and took six developing co-ops into municipal ownership. The Labour Party has been anxious to disown such authoritarian socialism, and yet many Labour-led local authorities have also been resistant to the idea of tenant control. Only a few (notably Glasgow and the London Borough of Islington) have embraced it and developed tenant management co-ops to any great extent, while Glasgow has a massive programme of transfer of around 25 estates to community ownership co-ops. Yet in other cities the spirit of 'municipal socialism' seems as strong as it was in 1919 when it took over from co-partnership as the main vehicle for the production of social rented housing.

Governments have resisted the idea that tenants should have the right to form a co-op. In 1986, council and housing association tenants were given the right only to demand a 'reasoned reply' from landlords who refused to let them set up a management co-op. However, in 1988, the Conservative government passed a Housing Act which gave landlords the right forcibly to buy out council estates, provided the tenants do not object (in a ballot, tenants who do not vote are counted as in favour of the change). After much lobbying by tenant groups against private landlords, the Housing Corporation has turned it into a right for tenants to take over estates themselves through co-ops or community housing associations, or to choose a new landlord. The effects have been dramatic; many councils are now setting up estate management boards and tenant management co-ops in order to prevent tenant buyouts. So far, only a few tenant groups are actively seeking to buy their estates (about 20 in London, in 1991), but their actions are producing a loosening up of attitudes towards collective consumer control.

Development of the movement

Secondary housing co-ops have been the main method of development of primary co-ops. They were mostly set up during the late '70s and, though they were eligible for development allowances in the same way as housing associations, and also for special grants for co-operative education and training, they have always suffered from financial vulnerability. This has inhibited their growth, and they still do not cover the whole of Britain; the problem is that without a secondary, new co-ops cannot easily be developed, yet without a network of primary co-ops secondaries cannot be made financially viable; some government grants have helped new ones to establish, but the effect is still patchy.

During the 1980s, financial cutbacks have so reduced the development of new schemes that most of the 16 secondaries have recently had either to merge with a larger housing association or to become community-based housing associations; the aim is through having their own rented housing stock to guarantee a regular income, and through acquiring an asset base to be able to raise private sector loans. In losing their distinctively co-operative constitutions, they have at least survived, but it is not known whether this will ensure the development of many new primary co-ops in the future.

Since 1988, a new funding regime has demanded that housing associations raise private loans for development and work to a fixed rate of Housing Association Grant. Tenancies have been decontrolled so that new rents will cover the resulting costs, and there has been anxiety that rents will rise to above affordable levels for low-income people. Co-ops have shared in this anxiety, and have been particularly disadvantaged in raising private capital. Though there has been talk of setting up a co-operative finance agency to raise loans, it looks increasingly likely that in future large housing associations will be doing development for small ones, including co-ops. In order to keep down costs and guarantee affordable rents, they are already using design and build contracts with large builders. All this raises

important questions concerning consumer control of the design and building process.

Now more than ever, the movement needs clear and firm leadership. It was not until 1981 that a national federation was formed, after at least two previous attempts to unite the movement had failed. Until 1986 it had to rely entirely on voluntary help, but grants from the government have helped it to establish a firm basis with six members of staff, and a newly appointed director. Its influence in shaping the development of the movement has been patchy, but it has established a panel of over a hundred members of Parliament to represent it to the government, and now has consultation status with the Department of the Environment.

Long-term operation of the societies

Though some small co-ops have been set up without a management committee and hold only general meetings, most rely on the traditional representative machinery, but hold much more frequent general meetings than did co-ownership or co-partnership.

In general, participation has been much higher than in previous phases, because attention has been paid to education and training of members, development has been done by secondary agencies which are under the control of primaries, and (except in new build 'shell' co-ops) prospective members have been involved in setting up their co-ops. This is in spite of the fact that members have been drawn primarily from lower socio-economic groups whose previous experience of participation in voluntary associations is very limited.

Though there are no figures for national participation levels, a study of six cases shows that even in the least active co-ops it has been enough to guarantee accountability (Birchall, 1988b). However, participation remains a preoccupation of the movement; a study of 13 tenant management co-ops found recently that it was difficult in at least half of them to get enough active members, and elections were rarely contested (Power, 1987). In a study of 16 co-ops, 10 reported satisfactory or good levels of participation among the general membership, and very high levels among committee members, but there was also a continuing anxiety that members 'had not sufficiently grasped what it means to be a member of a co-operative' (Department of the Environment, 1989a, 23). Common ownership and short-life co-ops have a better record than do management co-ops, particularly when the latter are set up on existing estates where tenants may for a time remain sceptical of the value of the co-op.

A study of those co-ops which have ceased to exist shows that 10 could not acquire property, six were taken over by another co-op, five had financial problems, but only five folded through lack of interest, and this was mainly due to the inability to buy property (DoE, 1989a, 13-14). It seems that very few are in danger of closing down through lack of participation. What of the danger of becoming ruled by a small clique who are unrepresentative? In a recent study, 74% of members asked said their views were sought before important decisions were made, and only 5% said they were not informed. In fact, most co-ops seem

to make strenuous efforts to inform their members: 57% by newsletter, 34% by full minutes of meetings, 24% by word of mouth (DoE, 1989a).

Small co-ops tend to be self-managing, but larger ones employ workers (three-quarters of those with over 100 dwellings employ at least one worker, and 16% had four). Several studies have shown a consistently high standard of management. In Islington, the tenant management co-ops outperformed the local authority on repairs, letting of empty property, rent arrears and costs (Power, 1987). While repairs were the most difficult aspect to get right, members recorded a very high level of satisfaction. More general studies have confirmed these advantages; a study of 126 co-ops found that 78% were satisfied with maintenance, 80% with the way the co-op was run (Underwood et al, 1986), while another found 81% satisfied with repairs, 77% with the upkeep of communal areas (DoE, 1989a).

Yet from the viewpoint of the Housing Corporation which monitors co-ops, and looks at different measures of performance, management has been a problem. In 1983-4 for instance, over 60% of co-ops monitored were regarded as unsatisfactory, and during the 1980s nine co-ops were forcibly closed down, to be taken over by housing associations. The main weaknesses have been financial control, lack of clear systems for making decisions and taking action, and inadequate reports and minutes (Housing Corporation, 1986). The key variable here seems to be the effectiveness of secondaries in providing on-going support and training, and some areas of the country have had much better monitoring results. It may be that the Corporation will begin to insist that all co-ops become management co-ops for a set period of time before achieving full ownership, though performance has improved recently, with improved training being provided. The Corporation's view may fit with the need of secondaries to have an asset base. Members of new co-ops may in future be offered a choice of owning freeholds, long leases or simply managing their property, but there will be pressure for secondaries to retain freeholds in order to keep the asset base intact.

Finance for management has not so far been a problem, since rents in ownership co-ops are designed to cover all estimated costs, and they have had a revenue deficit grant to fall back on. The new financial regime will, however, entail setting their own rents on new properties and relets, and they will no longer have the fallback grant if they get into difficulties. They will have to put more money aside into sinking funds for repairs, and do more long-term planning.

Recently, there has been greater emphasis on ethnic monitoring in co-ops, and a concern that they should be seen to use their powers to allocate a scarce resource fairly. Guidance has come from the National Federation, which is aimed to counteract criticism from municipal socialists that only elected councillors and professional housing managers can be trusted to hold waiting lists and allocate fairly (NFHC, undated). Allegations of racism and elitism are common, yet there is a continued lack of substance to the charges and, in the light of persistent findings of racism in council allocations, they seem quite hypocritical (see Ginsburg, 1989). Co-ops continue to form from ethnic and other minority groups: Bangladeshi, Chinese, Afro-Caribbean, but

also co-ops for the elderly, for single parent families and the disabled.

Co-ops vary in the extent to which they provide a social life. They certainly do not provide anything like the range which co-partners came to expect, but studies show that they do promote a sense of community: in one, 84% expressed satisfaction with the neighbourliness of the co-op (Underwood et al, 1986), in another (which included some co-ownerships) 74%, and 'developing a sense of community' was cited as the second most important benefit after 'repair and upkeep' (DoE, 1989a). Education and training is provided for new co-ops, but in the latter study two-thirds of case study co-ops said that too little time had been devoted to training. The government is proposing to target grants for training not on secondary agencies but on the primary co-ops, providing them with the resources to pay for their own training. Whether they will increase or, as secondaries fear, cut down on training, remains to be seen.

The movement remains poorly integrated with the wider co-operative movement though in a few areas worker co-ops and credit unions have been developed from housing co-ops and vice versa. Yet the movement still attracts a lot of political support from all sides. It is unlikely that there will be the kind of deformation which the first two phases suffered from, because members are mainly on low-incomes, they do not have any way of sharing in the equity, and there remains a high level of commitment to the idea of collective dweller control. Mutual co-ops are exempt from the 'right to buy' given to council tenants and tenants of non-charitable housing associations, though in some successful management co-ops tenants are exercising their right to buy; it is, perversely, one of the signs of the success of the co-ops that people are now willing to invest in their estates.

Conclusion

What may happen in the future is not so much the dissolution of the movement as its incorporation into something wider but more shallow. In 1989, a working party set up by the government to look into the housing co-operative movement recommended that the emphasis should shift to promotion of greater tenant participation and control in the existing council and housing association stock (DoE, 1989b). This means a range of alternatives from the establishment of tenants' associations to estate management boards, management co-ops and transferred ownership co-ops. Government grants are now being diverted to this end, and secondary co-ops are shifting the emphasis from the development of new common ownerships to consultancy with tenants' groups on existing estates. The impetus for this is the new rights of council tenants to choose another landlord, a new Housing Corporation policy to promote tenant participation, and a growing feeling on the part of embattled local authorities that they must make an alliance with their tenants in order to keep their stock at all. A new national level Institute of Housing Certificate in Tenant Participation is being set up to train the large numbers of promoters, trainers and developers needed for

the rapid expansion which is planned. This is a measure of both the success of the co-operative sector and of its incorporation into a much wider movement for tenant participation and control.

1. A study of co-partnership housing (by the author and Kate Fuller) is still under way at Brunel University, and will report around the summer of 1992.

2. The claim of 53 societies comes from Colpin, 1913. Only those which were in federation with the national body, Co-partnership Tenants Ltd, and a few others, have been traced. The rest are likely to have lost their distinctively co-operative nature soon after the first world war, though some may remain intact.

3. Henry Vivian was a carpenter/joiner by trade, who worked his way up through trade union work to becoming MP for Birkenhead and the leading apologist for co-partnership of both the labour and housing varieties. Women figure much less in the history of the movement; Sybella Gurney, hon secretary of the national federation, was a woman of 'independent means'.

4. A research project is planned which will write up the history, democratic working, management, social life and so on, of the six remaining co-partnerships, as well as the first common ownership co-op founded at Dronfield in 1946. It is hoped that this will give important insights into the long-term effects of continuous collective dweller control of an estate.

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