The Lone Cowboy and the Wagon Train:
Self-reliance and Community in Housing

by
Pamela Wessling

B. Design in Environmental Planning
Nova Scotia College of Art and Design
(1980)

SUBMITTED TO THE DEPARTMENT OF
ARCHITECTURE AND PLANNING
IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE DEGREE OF
MASTER OF CITY PLANNING

at the
MASSACHUSETTS INSTITUTE OF TECHNOLOGY

June, 1982

Pamela Wessling 1982

The author hereby grants permission to M.I.T. to reproduce and distribute copies of this thesis document in whole or in part.

Signature of the Author
Department of Architecture and Planning
May 24, 1982

Certified by
Lisa Redfield Peattie
Thesis Supervisor

Accepted by
Langley C. Keyes
Chairman, Department Committee

Rotch

MASSACHUSETTS INSTITUTE OF TECHNOLOGY
AUG 3 1982
LIBRARIES
The Lone Cowboy And The Wagon Train:
Self-Reliance And Community In Housing

Pamela Wessling
THE LONE COWBOY AND THE WAGON TRAIN:
SELF-RELIANCE AND COMMUNITY IN HOUSING

by

PAMELA WESSLING

Submitted to the Department of Architecture and Planning
on May 24, 1982 in partial fulfillment of the
requirements for the Degree of Master of City Planning

ABSTRACT

The physical and social landscapes in America have changed since the
frontier days, yet the cultural tradition of self-reliance persists.
What influence does the "do-it-yourself" tradition exert in programs
which call for cooperation?

This paper explores the ways some theorists have defined and debated
the influence of the cultural tradition of self-reliance on the practical
affairs of Americans. Understanding the authors' perceptions of
self-reliance provides insights into how the myth originated, how it
was perpetuated, and why people thought it was or was not a valid way
for Americans to model their behavior.

This paper also addresses the question of the influence of self-reliance
in case studies of three housing cooperatives. Housing cooperatives
in which members own shares of the corporations, enable people
to realize the dream of homeownership, a dream which often elicits
images of self-reliance. But coops also require a degree of communal
control and interaction that the single-family homeowner does not
experience. If the myth of the lone cowboy is more powerful than that
of the wagon train -- the need to withdraw more compelling than the
need to cooperate -- how do coop members resolve tensions which might
arise between the individual and the community?
Acknowledgements

What is the influence of the American myth of self-reliance? To answer that question, I turned to theorists and to housing cooperatives. But I learned almost as much about it from the people who provided inspiration, support, and criticism along the way. They recognized both when I needed help and when I should rely on myself. For that, I want to thank the following people:

members of my academic community, especially Lisa Peattie, Leo Marx, Tunney Lee, Mark Schuster, and Martin Krieger;

members interviewed at the housing cooperatives, especially residents of Common Place, Frankie O'Day, and Cochituate Homes;

members of the Alaskan community;

and all my friends and family, especially Pam LeBeaux, Adriana Franco, Deborah Jancourtz, Pui Leng Woo for graphic assistance, Lindy Biggs for editorial assistance, and Josué Tanaka for the illustrations.

The extent of the list reminds me that I, too, am not simply a lone cowboy.
# Table of Contents

Introduction ................................................. 6
Methodology .............................................. 13

Chapter One: Theorists ..................................... 16

Chapter Two: Case Studies of Housing Cooperatives ..... 30
  Common Place ........................................... 32
  Frankie O'Day ........................................... 42
  Cochituate Homes ....................................... 60

Chapter Three: Analysis .................................. 80

Chapter Four: Conclusions ............................... 91

Bibliography ............................................... 95
Introduction
Cultural liberalization and political disillusionment have not engendered a "radical" determination to improve society through collective action... Most Americans have fallen back on that older American fantasy of the lone cowboy seeking personal fulfillment in an empty desert. Never mind that we know there 200 million Americans crowded into our desert and 4 billion more human beings around the edge: In the end we vote for what we wish were true and not what we know to be.1

Kenneth Keniston
New York Times Book Review
November 8, 1981

If we believe as Keniston does, that the American cultural tradition of self-reliance and individualism defines our political consciousness, what does that imply for the work of those planners who want to effect social change through collective action? If the myth of the lone cowboy is more powerful than that of the wagon train -- the need to withdraw more compelling than the need to cooperate -- then it would seem that plans and policies encouraging people to work collectively, will always fail.

To adopt such a pessimistic attitude ignores the success of programs that rely on cooperation and the active participation of individual citizens. Local groups, such as community development corporations, organize neighborhood residents to increase job opportunities, to improve housing, and to lobby government agencies for issues of common concern. Ironically, some of the programs which call for collective action, such as urban homesteading and urban gardening, often embody the same self-reliant tradition which explains the lone cowboy's withdrawal.

Believing that the cultural tradition does define American's political consciousness, how does one account for the paradox? Is the relationship between the individual and the community as dichotomous as the image of the lone cowboy and the wagon train? As I sought answers to those questions, I also wondered about the meaning of self-reliance and its validity as an organizing principle in a modern society. Though it is a widely-held assumption that the myth of self-reliance has influenced political and social interactions in the past, could that still be the case today?
Was Tocqueville right when he said that democracy has created conditions which will throw the individual "back forever upon himself alone and threaten in the end to confine him entirely within the solitude of his own heart?"?

That question is central both to my thesis and to an on-going personal debate about the relationship of the individual to the community. It first came to mind in a struggle to understand conditions affecting my own life, and remained a puzzle as I tried to formulate theories of action in planning school. Seeking some resolution, I turned to theorists and historians. I found that Keniston, Sennett, and other contemporary authors describe modern interpretations of the myth of self-reliance. They follow in the tradition of earlier writers, such as Tocqueville and Emerson, who also offer definitions of the theme. Understanding how the myth originated in America, how it was perpetuated and interpreted variously, is the focus of Chapter One.

*To describe the self-reliant tradition as a myth, places it in the realm of the imaginary. It conjures up visions of folk heroes, such as Daniel Boone, and children's tales, such as The Little House on the Prairie -- visions which are embedded in our collective imagination and which characterize the way many Americans think about themselves. Whether or not such individuals ever existed is irrelevant. As Henry Nash Smith wrote:

I do not mean to raise the question whether such products of the imagination accurately reflect empirical fact. They exist on a different plane...but they sometimes exert a decided influence on practical affairs.3

Others agree that myths are not simply stories but that they have a significant influence on society. Robert Redfield described the importance of myths to all cultures when he wrote:

(Myths are) collective and traditional forms in which the people of a society remind themselves of what matters to them and why it matters. They are gestures made to a people by itself.4

Leo Marx emphasizes that symbols, such as lone cowboys and wagon trains, that get attached to myths are also of importance. Symbols are:

Image(s) that convey a special meaning (thought and feeling) to a large number of those who share the culture.5
Before turning to theorists, I sought some resolution in a less abstract manner. I looked to my own experience and recall here incidents in my life which caused me to wonder about the influence of self-reliance.

Living in a rural Alaskan community, I encountered people who fit the image of the self-reliant individual. The old-timers, escaping the complexities of life "Outside", came to Alaska to homestead. Newcomers, myself included, followed in their footsteps and brought with them romantic images of life on the last frontier.

Settlers in Gustavus, an unincorporated community, enjoyed a freedom from local government. Such control as existed came only from state and federal laws. Living in a remote and sparsely populated area, individual families could control most aspects of their daily lives.

This is not to say there was no cooperation; neighbors lent their assistance for typical frontier activities, such as barn-raising, boat-launching, and quilting. Neighbors, particularly the original homesteaders, accepted help with the tacit understanding that they would reciprocate. In this sense, cooperation was individualistic and emphasized a responsibility to take care of oneself. A story from the 1930's, "Fred Builds the Boat", exemplifies this definition of self-reliant cooperation and typifies negotiations amongst neighbors for the following half century.

When Fred and Ruth settled in Gustavus, they needed a boat because, as Ruth explained, "Neither of us have ever been the type to depend on the neighbors for necessities. We try to provide our own." But Fred could not afford to build a shed in which to construct the boat, and build the boat as well. Harry, a neighbor across the river, volunteered his living room for the project.

I'd like to get some work done on my house. If you'll help me to stuff the walls with dry moss for insulation and then we'll lay a good floor and do a little other work, you working along with me, then I'll take you to town on my boat when I go in later to sell my carrots, and you can bring your boat lumber back on my boat with no freight to pay. Then you can build your boat hull right in the living room. I'm planning to put in a bay window at the south end of the living room so when you've got the hull done, we'll just saw out the south end of the living room."
Though the tradition of self-reliant cooperation continued (that is, to gain assistance, one had to demonstrate an ability to take care of oneself) other conditions changed in the ten years I lived in Gustavus. The neighboring national park began to attract more tourists; the flat land and scenic beauty appealed to state workers looking for a summer retreat from the capital city. The institution of daily jet service (the airport was a remnant of World War II) provided easy access to both groups. To gain some income, homesteaders began to subdivide their land. Lacking control over the social and environmental aspects of development, some of us saw a need for local government. That opinion was not shared by all, and when the issue came to a vote, the community was evenly split. The state agency with the authority to approve incorporation rejected our application. To my mind, the individual abrogated local power to a more distant body, thinking he would retain self-reliance. In fact, he has paid a price: locating his outhouse next to the river, he thought little of downstream impacts. Now, he is downstream of other outhouses. Perhaps his relation to his neighbors is clearer.

Why was the Alaskan's concept of self-reliance so threatened by the notion of local democratic governance? Though cooperation characterized some aspects of daily life, it still seemed possible, virtuous even, to withdraw from collective control. In Alaska I encountered the same puzzle described at the beginning of the Introduction. That is, claiming to be self-reliant, Americans simultaneously are cooperative. However, cooperation does not extend to all spheres of life.

The Alaskans whom I knew lived out the myth in its most traditional form. Their attitudes, and often my own as well, fit with Henry Nash Smith's description of the American character:

(0)ne of the most persistent generalizations concerning American life and character is the notion that our society has been shaped by the pull of the vacant continent... (It is) an image which defines what Americans think of their past and therefore, what they propose to make of themselves in the future.  

The myth did "exert a decided influence on (our) practical affairs." We sought and often an economic, social, and political independence. Settlers on the last frontier could acquire a 160-acre homestead as the fruits of
their own labor. More recent arrivals could provide for themselves with seasonal employment in commercial fishing, supplemented by traditional hunter-gatherer activities. We could build our own cabins, raise our own chickens, put up summer produce for winter consumption. Economic prosperity was not measured in bank accounts as much as it was in the pride in one's ability to individually fulfill the needs of oneself and family.

We adhered to the myth because it supported basic human needs. It fit or we made it fit with the way we ordered our lives. Alaska was the last frontier, so the frontier myth found acceptance there. As the state develops its natural resources; as the demand for and the costs of land increase; as the neighbors move closer, problems from the "Outside" (the rest of the United States) come inside. Adherence to the frontier definition of the myth may no longer work. The definition broke down when we encountered complexities that accompanied change. When the need for local democratic governance arose, the limited definition of self-reliance inhibited our ability to respond to the changing social reality. Are there alternative definitions of the myth that allow people to transcend the withdrawal from public life? Recalling the success of those programs which paradoxically incorporate images of self-reliance into collective action, one wonders what other, more useful definitions are possible.

Alaska's physical and social landscapes have been transformed only recently; it is not surprising that we perpetuated the myth. But what of other communities -- densely populated, heterogeneous, urban communities? I imagined that the sort of belief in the cultural tradition of self-reliance that Alaskans held, would create even greater tensions between the democratic community and the individual. The withdrawal that Alaskans enjoy, would seem impossible. Though urbanites might follow the lone cowboy and turn away from city, state, and federal politics, how would they resolve localized conflicts between individualism and democratic cooperation? Would tensions between the lone cowboy and the wagon train have positive or negative consequences for communities not on the frontier?

What is the influence of the myth of self-reliance today? To answer that question, I chose urban and suburban housing cooperatives as the locus of field research. I chose housing because the dream of homeownership symbolizes the self-reliant ideal to many Americans. Though forms of housing tenure are basically constructs of the prevailing economic situation,
the American dream of homeownership, particularly of single-family homeown-
ership, elicits images of independence. Such images are rooted in history:

The immediate focus of those who favored the passage of a Homestead Act was land, but in their rhetoric they often spoke of a simple farmer's home, an image that conveniently summed up the idea of self-sufficiency so important to them. As more Americans moved to towns and cities, rural self-sufficiency was transformed in a call for independence through ownership of an urban home...(I)t was not sufficient to simply live in a house, "A man is not a whole and com-
plete man," Whitman wrote, "unless he owns a house and the ground it stands on." 10

Housing cooperatives in which members own shares of the corporation, enable people to realize the dream of homeownership, though not as it is typ-
ically envisioned. Coops require a degree of communal control and interaction that the single-family homeowner does not experience. Coops are another example of the paradox between self-reliance and cooperation. With the fantasy of both the lone cowboy and the wagon train embedded in the cooperative form of ownership, coops are the product of the ambiguity of the ideas them-
selves.
methodology

I interviewed members, managers, and developers of eleven housing cooperatives in the Boston metropolitan area. Membership was as small as ten and as large as two hundred households; locales ranged from wooded suburbs to busy city streets; members shared religious beliefs, artistic pursuits, or simply the roof over their heads. Some coops were self-initiated, but most originated through the efforts of non-profit housing developers.

The interviews caused me to wonder even more about the dichotomous relationship between the individual and the community that I held as a model. I did not talk to any lone cowboys, but I did not always find coops bound as single communities either. I chose to focus on three coops where the coops themselves, as well as the individual members, seem to represent self-reliance in various forms. The various interpretations, as well as practical considerations, had both positive and negative connotations for cooperative life.

Twenty people connected with Common Place, Frankie O'Day, and Cochituate Homes shared their thoughts about life in the coops. Interviews revealed complex and sometimes ambiguous interpretations of self-reliance, interpretations which translated into a sense of family at Common Place, a sense of community at Frankie O'Day, and a sense of alienation at Cochituate Homes. (This is not to say that notions of self-reliance are all that caused the coops to appear as they did; practical considerations are of considerable significance and are also described in the case studies.) The case studies in Chapter Two illustrate both the various interpretations and their consequences.

I used no formal questionnaire in the interviews, nor did I follow any standard procedures. Interviews, one to two or more hours in length, were conducted in people's homes, work places, or the local tavern. Sometimes I spoke with families; these conversations were most lively as children, mothers, and fathers countered or supported one another's perceptions. Occasionally, friends described their experiences together, but most often I talked with individuals. Early conversations were not recorded. As interviewing progressed and I found myself unable to capture vivid descriptions
with pen and paper, I reverted to taping the interviews. That made only a few people nervous, and then only for a few minutes.

I never needed a formal questionnaire. In fact, I often asked few questions at all. As people shared their thoughts, general categories emerged which illuminated the theme of self-reliance:

coop origination -- who initiated and who supported the coop? under what conditions was it formed?

coop polity -- what is the source of authority? what is the structure of governance? how are rules made? how are they institutionalized and enforced? what aspects of life are governed by rules?

social aspects -- how are members selected? what are the social characteristics of members? how do members view themselves, each other, the world beyond the coop?

The interviews typically covered this general set of concerns, and the case studies describe them in detail.

The coops and the people are real; for the most part, I have not disguised their identities. However, even though no one requested anonymity, I often changed or omitted names so no one would regret our conversations.
NOTES


7. Ibid., p. 25.


Chapter One: Theorists
Before considering whether or not self-reliance is a useful model to describe social interactions, one needs to define the term. The *Oxford English Dictionary* defines self-reliance as "reliance on oneself, on one's own powers." That simple definition belies the ambiguities inherent in the various definitions hinted at in the Introduction. There the term is attached to individualism and is used to explain withdrawal from society. It is also used, as local self-reliance, to describe and promote collective action.

What does the ambiguity stem from? Robert Redfield's comment on the interpretation of myths is illuminating:

> Elements of a myth or ritual have different meanings for different people of the same group, and different meanings for the same individual at different times.¹

Because self-reliance has mythical qualities, it is not surprising that it has such different interpretations.

This chapter explores the ways some philosophers, social scientists, political and economic theorists have defined and debated the influence of the cultural tradition of self-reliance on the practical affairs of Americans. From the early days of the democracy to the present, their commentaries have both shaped and reflected various interpretations of the relationship between the individual and the community in a democracy. As with the myth itself, the commentaries do not necessarily represent empirical fact. Nonetheless, understanding the authors' perceptions of self-reliance provides insights into how the myth originated, how it was perpetuated, and why people thought it was or was not a valid way for Americans to model their behavior.

One of the earliest commentators on the Americans' inclination toward self-reliance was Alexis de Tocqueville. Tocqueville, concerned about the French transition from aristocracy to democracy, sought enlightenment from America's experiment with a novel form of government. He found that, unrestrained by the social and political order of an aristocracy, the Americans had created a democratic order founded on the principle of equality.
That Americans lives as equals, Tocqueville explained, was a consequence of the country's peculiar social, physical, and legal structure. Social conditions unique to America created an equality of condition not possible in Europe. The original settlers derived from homogeneous backgrounds, "imported that equality of condition," and institutionalized it in laws and customs. Hence, the New World lacked class distinctions, and its members did not defer to a monarch or other strong leader. They sought the opinions of no higher class, nor the cooperation of a lower one. Similarly, Americans, free from tradition, could make decisions irrespective of forebears or descendants. With no hierarchy or tradition, all lived in a condition of equality.

Physical conditions peculiar to the country supported democracy in America and reinforced the general condition of equality. Contrasting America with Europe, Tocqueville noted that the United States had no neighbors and consequently, no fears of war or foreign domination. Likewise, Americans feared no internal domination. The country lacked a strong metropolis whose residents might conspire to dominate the country, overwhelm the provinces, and destroy the decentralized representative system.

As a result of the "peculiar and accidental situation in which Providence has placed Americans," citizens in the New World inhabited a land abundant in natural resources, and each American could seek his fortune on the frontier. Many did; possessed by a passion for commerce, the restless American headed west. As a consequence, the frontier served to avoid overcrowding, overcrowding which might have produced problems similar to those of the Old World.

For the individual, life in a democracy had two faces. While the sovereignty of the majority freed Americans from the potential political domination of an elite, Tocqueville observed that such sovereignty created its own peculiar form of tyranny, with negative consequences for the social reality of American life. Each man, it was true, had a voice in collective decision-making, but emphasis on the collective denigrated the importance of individual opinion. The democracy was in danger of trading the quality of the individual for equality of the masses.

An even greater danger was the possibility that individuals might withdraw from society. The individual had to establish his own identity amidst a society of equals. In doing so, the American turned inward,
"constantly brought back to (his) own reason as the most obvious and proximate source of truth...Everyone shuts himself up tightly within himself and insists on judging the world from there."³

Tocqueville called this "individualism"; the very concept was alien to the European. In an aristocracy, rules governing an individual's position in society were clear. A man felt a responsibility to his family, both his past and future, and to his class position, the relation to those above and below him in the hierarchy. The responsibility was immediate and tangible:

It is true that in these ages the notion of human fellowship is faint and that men seldom think of sacrificing themselves for mankind; but they often sacrifice themselves for other men.⁴

For the democrat, the rules are ambiguous. The milieu which allows the condition of equality, requires the individual to find the source of truth within himself. No longer can it come from tradition or a role in a class structure; there are no great men to whom he can defer. The democrat's responsibility lies with an amorphous and undifferentiated society:

(W)hen the duties to the race are much more clear, devoted service to any one man becomes more rare; the bond of human affection is extended, but it is relaxed.⁵

This affliction, peculiar to the American democracy, naturally arises from the condition of equality. Tocqueville described it as if he were outlining the stages of a disease:

As social conditions become more equal, the number of persons increases who, although they are neither rich nor powerful enough to exercise any great influence over their fellows, have nevertheless acquired or retained sufficient education and fortune to satisfy their own wants. They owe nothing to any man, they expect nothing from any man; they acquire the habit of always considering themselves as standing alone, and they are apt to imagine that their whole destiny is in their own hands.⁶

Democracy, which allows the participation of each man in the governance of society, has also created the conditions which "(throw) him back forever upon himself."
Tocqueville employed dramatic imagery ("severs every link", "separates contemporaries", "threatens to confine") not to condemn the individual, but to warn of the dangers individualism poses for the democracy. He projected its course: individualism, which begins as a "mature and calm feeling", encourages withdrawal from the community, threatens to dissolve into selfishness, and ultimately destroys the virtue of public life.

Ralph Waldo Emerson, a contemporary of Tocqueville's, agreed with some of the Frenchman's observations of American society. Emerson thought, as did Tocqueville, that the democratic society tended to create a tyranny of the majority. Emerson wrote:

Society is everywhere in conspiracy against the manhood of every one of its members. Society is a joint-stock company, in which each of its members agrees, for the better securing of his bread to each shareholder, to surrender the liberty and culture of the eater. The virtue in most request is conformity. Self-reliance is its aversion.

While the two men shared a distaste for tyranny, Emerson and Tocqueville did not agree that self-reliance was virtuous. Tocqueville, who was raised in the French aristocracy, was impressed with the democratic society. He thought that mechanisms which maintained the condition of equality, would guard against the rise of a ruling class (though the same mechanisms might tend to create a society less brilliant than one in which a few intelligent and powerful men could exercise their influence). Tocqueville feared the consequences of individualism, and he thought it was important that men in a democracy share certain beliefs:

Without ideas held in common, there is no common action, and without common action, there is no social body.

Individualism, a condition in which men would draw apart from society and seek truths within themselves, would cause the disintegration of the democracy.

Emerson, however, was less enchanted with the notion of equality. He thought, "The foolish have no range in their scale, but suppose every man is the same as every other man." Emerson despaired:
Our age yields no great and perfect persons. We want men and women who shall renovate life and our social state, but we see most natures are insolvent, cannot satisfy their own wants, have an ambition out of all proportion to their practical force and do lean and beg day and night continually.\textsuperscript{11}

Emerson blamed what he saw as weaknesses in society, on the fact that Americans drew their opinions from a common source. They borrowed thoughts from "dead institutions" and from Old World ideas. Emerson preached that, instead, men should seek the truth inside themselves, rely on their own intuition. While Tocqueville thought shared beliefs would constitute the glue of democracy and that individualism would be its downfall, Emerson took an opposing stance:

It is easy to see that a greater self-reliance must work a revolution in all the offices and relations of men; in their religion; in their education; in their pursuits; in their modes of living; their association; in their property; in their speculative views.\textsuperscript{11}

Emerson's optimistic view that self-reliance was a virtuous trait, so different than Tocqueville's pessimistic and secular attitude toward individualism, derived from Emerson's religious beliefs. Emerson's beliefs are summarized in the \textit{Anthology of American Literature}:

His philosophy was a compound of Yankee Puritanism and Unitarianism merged with the teachings of European romanticism. The word "transcendentalism" had long been used in philosophy to describe truths that were beyond the reach of man's limited senses, and as a transcendentalist, Emerson argued for intuition as a guide to universal truth. He believed that there was a correspondence between the world and the spirit, that nature was an image in which could perceive the divine.\textsuperscript{13}

Because of his religious beliefs, Emerson thought the benefits of self-reliance would not be confined to the individual; he thought society as a whole would prosper if each individual attended to his own potential for greatness:

\begin{center}
Build therefore your own world. As fast as you conform \end{center}
your life to the pure idea in your mind, that will unfold its proportions. A corresponding revolution in things will attend the influx in spirit. So fast will disagreeable appearances, swine, spiders, snakes, pests, madhouses, prisons, enemies vanish; they are temporary and will be seen no more... (T)he advancing spirit... shall draw beautiful faces, warm hearts, wise discourse, and heroic acts around its way, until evil is no more. 14

While Emerson envisioned idyllic consequences of self-reliance, his means often seemed heartless. He exhorted men to ignore charitable institutions:

Friend, client, child, sickness, fear, want, charity, all knock at once at thy closet door and say, -- "Come unto us." But keep thy state; come not into their confusion. 15

Instead of capitulating to the demands of weak men and dead institutions, men should model themselves after nature's example ("Nature suffers nothing to remain in her kingdom which cannot help itself." 16) Emerson preached a laissez faire attitude: men should be as self-regulating as nature.

Emerson's philosophy of self-reliance was broad enough to support several interpretations of the individual's role in the democracy. First, "Self-Reliance" encouraged the individual to answer for himself the question--Who am I? Emerson influenced authors, such as Whitman and Thoreau, in their attempts to define the "American philosophical self," and effectively fulfilled Tocqueville's prophecy that Americans would be obsessed with forming their individual identities. The significance of Emerson, Whitman, and Thoreau is pointed out by George Kateb, who wrote:

These three are the greatest theorists of the civilization of constitutional democracy because they are the greatest poets of the philosophical self... that suits the form and spirit of constitutional democracy. Above everything that self is able to talk about itself in sentences and leaves as little as possible to mute customs and traditions. 17

Kateb elaborates on the peculiar problems an American, as opposed to a European, faces in answering the question -- Who am I?

The Old World answers, "Don't be silly. How could you not know? You are your gender, place, work, family, class, past. 18
The answer for the American is less clear:

The American self is a loose-fitting self. Americans are characteristically unformed, restless, self-doubting, and constantly putting on some new aspect only to discard it as unfitting. 19

This interpretation of self-reliance -- the individual's quest for an identity is one of the most popular ones today and is elaborated on later in this chapter.

Emerson's abhorrence of established institutions led to a second interpretation of his writings on self-reliance. Emerson's works, along with Thoreau's "Civil Disobedience," were quoted by draft resisters opposed to the United States' involvement in Vietnam. The transcendentalist's views formed the "intellectual foundation for movements of social change that have profoundly altered modern America." 20 This is not to say that every hippie heading off to a rural commune, tucked a copy of "Self-Reliance" into his backpack. But Emerson suited the anti-establishment mood of young Americans in the 1960's.

Dissatisfaction with the government's ability to meet the needs of its citizens, led to a related, though somewhat altered, interpretation of self-reliance. Liberal reformists promoted self-help programs through which local communities could satisfy their own needs for housing, health care, and social services. Though significant, particularly in the decades of the 1960's and 1970's, this interpretation, often called local self-reliance, was not the most prevalent in America. It is, nonetheless, important in some housing cooperatives, the subjects of the case studies.

Of greater significance was a third interpretation of self-reliance, that of competitive individualism. It came about with changes in access to the material rewards of the capitalist economy. When Tocqueville surveyed America, he thought that in a classless society and in a country with an abundance of natural resources, all Americans would be able to achieve economic prosperity. However, as Tocqueville warned, the rise of an "aristocracy of manufactures" brought about social and economic stratification. Americans continued to believe that individuals could improve their lot through their own efforts, but now they had to compete for a higher rung on the economic ladder.

Emerson's preachings that the laws of nature should be those of man, fit with the philosophy of Social Darwinists of the late nineteenth century. They transferred Darwin's theory of biological evolution to the evolution of society and found some support for their philosophy in Emerson's thoughts, such as the following:

"Power is, in Nature, the essential measure of right. Nature suffers nothing to remain in her kingdom which cannot help itself. The genesis and maturation of the planet, its poise and orbit, the bended tree recovering itself from a strong wind, the vital resources of every animal and vegetable, are demonstrations of the self-sufficing and therefore self-relying soul."21

Social Darwinists believed that principles of natural selection, i.e., survival of the fittest, applied to the capitalist economy, and that those principles justified the unequal distribution of wealth and the existence of social classes in America.

Though the belief in Social Darwinism dwindled in the early twentieth century, competitive individualism persists in the capitalist economy. The expectation that an American can improve his or her own lot by virtue of hard work and education, still exists. That ideal continues to be instilled in many Americans by school, family, and church. Its predominance was noted by Richard Reeves, who recently retraced Tocqueville's journey across the United States and wrote:

"There are a lot of ways to make it economically, politically, intellectually, and socially in America, but if there is a better place to start than Harvard -- a better gateway than a Harvard education and Harvard connections -- I have never noticed it."22

A more extended study of modern Americans confirms Reeves' observations:
Knowledge through formal education they (working-people) see as giving a man the tools for achieving freedom --- by permitting him to control situations, and by furnishing him with access to a greater set of roles in life.23

However, the tools which promise success, often work in reverse, as the same study notes:

As things actually stand, however, Certified Knowledge does not mean dignity...indeed, it is the reverse, it is a sham.24

In their attack on individualism in the capitalist economy, Sennett and Cobb make the case that individualism leads to "hidden injuries of class." Sennett and Cobb interviewed working-people in Boston and came to the understanding that even when people did achieve material success, the fruits of individualism did not command the anticipated respect:

Those who change class, through a white-collar job or a higher education, feel terribly ambivalent about their success, and the ambivalence they treat as a sign of vulnerability in themselves. Those who make reasonably comfortable lives for themselves and their families as workers, who cope without leaving the arena of manual labor, are also touched by a feeling of powerlessness embedded in the self. Something hidden and perverse is at work in our society so that people lose a conviction of their dignity where they try to take responsibility for either an increase in or a limit to their "freedom" as society defines that word.25

The hidden perversity which the authors condemn, is the way Americans have promoted self-reliance to "maintain inequality and economic productivity along class lines."26 Given the current disorders in modern American society, Sennett finds, "(I)t is a puzzle that (individualism) should exist in America at all. "27 Sennett elaborated:

The society in which transcendentalism flowered made its ideas eminently plausible. In the America which Tocqueville surveyed, men who were discontented with the communities into which they were born could simply leave and start anew by themselves...On the eve of the Civil War, most Americans were independent farmers or small businessmen. To reject
entangling alliances at home as well as abroad was indeed to make a virtue out of the facts of everyday life...(S)ociety changes; we're now corporate, technological, metropoli-
tan...(T)he social landscape is acquiring such sameness that to move is not to leave behind. How is one to be a self-
reliant loner in the land today? 28

Sennett's later works and the writings of some other contemporary authors conclude that Americans interpret self-reliance as Tocqueville's definition. Keniston thinks Americans have reverted to the fantasy of the lone cowboy; Philip Slater claims ours is a "pursuit of loneliness"; 29 Christopher Lasch calls it a "culture of narcissism." 30 These authors agree that self-reli-
ance, in the individualistic interpretation of Americans today, has nega-
tive consequences for public and private life. Keniston thinks it blinds us to social reality. Slater thinks it "ruptures the bonds that tie each individual to a family, a community, a kinship network, a geographical loca-
tion -- bonds that give him a comfortable sense of himself." 31 Richard Sennett comments on the consequences for collective action:

As concern for questions of selfhood has grown greater, participation with strangers for social ends has dimin-
ished -- or that participation is perverted by the psych-
ological question. In community groups, for instance, people feel they need to get to know each other as per-
sons in order to act together; they then get caught up in immobilizing processes of revealing themselves to know other as persons and gradually lose the desire to act to-
gether. 32

The ambiguity of definitions becomes understandable from the his-
torical analysis of self-reliance. Most of the authors describe self-
reliance as individualism, but they part ways after that. For some of them, self-reliance as individualism has negative connotations for public life. and may go so far as to destroy the democratic society. Emerson, however, elevates the individualistic interpretation, and Kateb agrees that it has value. Kateb thinks individualism is the essence of constitutional demo-
cracy; individualism is democratic. There are hints that self-reliance may have virtue for public life. Though he was not calling for collective action, Emerson thought the benefits of self-reliance would not be confined to the individual. Instead, the sum of all the freethinkers would be an
improvement in society.

What do these observations of American culture and self-reliance mean for policies of collective action? There are hints in the introduction and in the historical analysis that self-reliance is sometimes put to use in the name of cooperation. Are plans and policies which call for cooperation, yet embody the self-reliant tradition, a way to resolve the dilemma of individualism in a democracy?
NOTES


3. Ibid., vol. 2 p. 4.

4. Ibid., vol. 2 p. 105.

5. Ibid., vol. 2 p. 105.

6. Ibid., vol. 2 p. 105.

7. Ibid., vol. 2 p. 106.


12. Ibid., p. 1059.


16. Ibid., p. 1057.


18. Ibid., p. 725.

19. Ibid., p. 724.


26. Ibid., p. 258.

27. Ibid., p. 55.

28. Ibid., p. 56.


31. Slater, p. 7.

Chapter Two: Case Studies of Housing Cooperatives
Social reformers who first established housing cooperatives in America, were reacting against individualism in this country. In the 1920's the Amalgamated Clothing Workers Union wanted to provide decent housing for its members. The union did not view housing simply as a commodity; it attached moral, ethical, and political concepts to shelter. A major organizing concept was socialist in origin -- coop members must believe in cooperative and communal effort, and that the needs of the community should supercede those of the individual. The Depression, financial problems, and inexperienced management contributed to the demise of the original coop.

Today, interest in housing cooperatives has reappeared, though not always with the political fervor of the 1920's. Practical considerations, such as the lack of affordable housing and the difficulty of obtaining financing, have encouraged some individuals and non-profit organizations to consider cooperative ownership of real estate. Coop members and developers do not necessarily share the union's beliefs about the virtues of cooperation. What are the conditions in modern cooperatives? What are the attitudes toward individualism and community? What sorts of tensions arise?

Case studies of three housing cooperatives in the Boston area illustrate different relationships between members and the cooperatives and various attitudes toward self-reliance. The various interpretations have both positive and negative connotations for cooperative life.
Common Place
Common Place, an "intentional" housing cooperative in Cambridge, has no room for the American myth of self-reliance, according to one resident:

I think it's passing. I hope it is because I don't think people can afford that myth -- really, literally afford it. But also don't think socially we can afford to hold on to it anymore either...The way nuclear families are breaking down, the mobility people have had which has broken down extended families...Without those kind of support structures people have to create new systems of support, and I think creating new communities, new families has been a way of doing that.

For members of Common Place, cooperation is the highest virtue, and the desire to create a closely knit community motivated the coop's formation ten years ago. Eleven families, all members of the Old Cambridge Baptist Church, discovered in church discussion groups that they shared common values and set out to find living quarters with separate units but shared back yards. After a two year search, the group found a twelve-unit apartment building in the Agassiz school district (the school district was one of the primary location criteria) and arranged a loan through the American Baptist Convention's development arm.

The original families included a few young, single people, couples of various ages and their children, and one grandmother. By the time members moved in, the group had changed slightly as people moved away or decided not to join the coop. Members who stayed were predominantly young couples with some children, who were at the end of the "rental stage" of their lives.

A lot of us thought of buying a home and felt that we weren't old enough to take on that responsibility. Sharing a mortgage with nine or ten other families was such a relief -- to know that we didn't have to make all those decisions by ourselves. Even, for me, doing renovations collectively, not having to make all those decisions by myself about what I wanted the space to look like and being able to get ideas from other people about how you remodel kitchens... was such a relief. I felt like I had no experience with that...It was, in fact, a big security.

A member who joined five years later speculated that the original group had actually assumed much risk and responsibility:
I think it's indicative that first children and only children set about setting these things up, then second children (her older sister is amongst the original Commonplacers) come along when it's all set up, and you can decide whether you already like the deal. But you are not in the initial stages of deciding what kind of thing you're going to live in. I came after, I knew I liked it. It wasn't such a big risk.

Both these members describe themselves as dependent, finding security in the group. To the outsider, however, Common Place appears to have no room for the independent individual, that is, for someone who does not value and assert his or her own strength. The coop, in fact, relies in every way on the strength of individuals. However, for the collective to function well, individuality cannot revert to selfishness but must be put to use for the common good. This is manifested in the polity of cooperative life (the source of authority, the process of decision-making, and the enforcement of those decisions) and in social interactions.

The "first children" drew up standard corporate by-laws but indicated their commitment to an alternative, cooperative lifestyle, stating their purpose:

To provide dwelling accommodations on a cooperative basis for its stockholders, to provide an opportunity to make urban life more reasonable for our community of Christians with its particular goals and values; to explore new kinds of relationships that are not possible in isolated nuclear families; and to work together to create a living environment that will foster a more humane life-style.

The by-laws also outlined the individual's responsibility to collective governance through the structure of the board of directors. Membership on the board would rotate; that is, each member would serve once before anyone served twice.

Basically we've stuck with that. When there's an opening, we make a list of people who have not served recently, and approach them first. If it's not a good year, you have to write a dissertation or something, you can defer it until the next year.

The Board gets together before the monthly coop meetings to set an agenda, but never to set policy. The Board's function is "to keep an ear to the ground", to know when to raise certain issues, and to guide the meetings. As one member jokes about the Board's limited autonomy: "The function of the Board is to set the agenda; the coop's function is
Authority, then, is not vested in the board of directors, nor is it found in a committee structure. In fact, Common Place has few of these. The building committee, a "group" of one, keeps track of capital improvement projects, hiring and monitoring contractors. Those with an interest or expertise in a particular area, such as financing or gardening, are likely to devote more attention to keeping the books or tending the flowers. Division of labor or authority for certain tasks comes, for the most part, from individual initiative and not from a formalized committee structure.

Authority is not vested in majority rule. The articles of incorporation specify one person/one vote, rather than voting based on shares (shares are determined by the square footage a member occupies), but this by-law has little meaning. "The only thing we voted on was the color of the outside trim. We simply couldn't agree on that." Instead, the coop relies on consensus decision-making.

It took us a while to name it that, perhaps five years. But once we did, we began to define it more carefully. Consensus is not a compromise necessarily, nor is it unanimity. It didn't mean giving up and going along... Meant some might agree to disagree. It also meant someone, probably the president, but not necessarily, was responsible for naming consensus as it emerged, to ask if that was the sense of the group and to be careful about checking with the group. Also, everyone was given the right to say if something was a gut issue, that they want the group to listen, that they don't want to be persuaded out of their strong feelings. Recognize it, and either go along with it, or make a commitment to working through the issues that not going along with it would raise.

Consensus decision-making recognizes individual opinions in a way that a majority vote does not. It demands that the individuals understand issues and work collectively toward resolution. At Common Place, it serves as an educational process. For example, when the coop was discussing finances (developing a formula for a purchase price which would keep the cost of joining down, but would enable those leaving the coop, to receive a reasonable return of equity), some members had difficulty understanding what the figures meant. A member knowledgeable in housing finance translated the abstract concepts into concrete models to illustrate more clearly the options under discussion. While the process was
grueling, and some members admonished, "Don't ever put me through that again!", all came out with a better understanding of the issues and more capable of contributing to a decision.

Though it may appear as a paradox, authority in Common Place rests with the individual as part of the collective. In fact, more than one member characterized the group as "all leaders." That the coop is able to rely on strong individuals, has much to do with who those individuals are. The group is a fairly homogeneous lot. All are members of the same church. The only selection criterion listed in the by-laws, recommends that the coop choose new residents first from interested church members. Typically, Common Place adult members are between the ages of thirty to forty-five years old, married, and parents. They work as professionals, many in public service oriented fields, such as housing and education. Both the men and women work, though women may work part-time, particularly if their children are not of school age. Most share liberal political views, and some involve themselves in local politics of disarmament at the national level. Traditional values -- the importance of family, child-rearing, and of caring for elderly -- are held dear, but often with a new twist. "Family" takes on new meaning as members explore alternatives to the nuclear family. For instance, two couples and their children share one apartment; two parents who became "empty-nesters" when their children went to college, now board foreign students; indeed, the coop as a whole becomes an extended family.

The characterization of the members as "first children" leads to the speculation that the Common Place individual has a feeling of self-confidence generated by up-bringing, education, and social and economic position. Presumably, each has some area of expertise which reinforces that sense of self. For one, it may be a knowledge of the intricacies of finance or government regulation. For another, it may be a facility with interpersonal relations. The individual translates that sense of self into a responsibility to others, especially those others who are nuclear and extended family (coop) members.

This sense of responsibility evidences itself in many ways. For one, governance by rules is not much of an issue at Common Place. "Rules? We call them expectations." Stated expectations are few and focus mainly on the times members will work and play together. Basically, members are obliged to contribute to on-going maintenance of the building
and grounds, devoting about an hour a week to individual chores and several days a year to collective tasks. The coop expects members to attend monthly meetings, which they do ("You would rarely schedule a conflict.") and to participate at bi-annual retreats.

The retreats came about because "We don't see enough of each other and wanted to spend a more intense time together." Common Placers travel to various locations within a three-hour radius of Boston for weekends of communal recreation and reflection. Adult members spend the first evening in "individual sharing" about "where we've been in our lives, and where we are going." Discussions emphasize how the individual has developed in the time between retreats. The second night they devote to particular topics, sometimes planned in advanced but often generated from the previous night's discussion. Subjects vary but revolve around such common interests as "What our intentionality is with one another, where we've come in our lives", and child-rearing. At times, the children have asked to be included but, finding the conversations boring, are content to share the daytime recreational activities.

Enforcing expectations is not an issue at Common Place. Members take responsibility for adhering to the rules and, if some seem not to fit, expectations change. The way work is delegated exemplifies this: Initially, the coop assigned weekly chores on a rotating basis. As they completed the work, members were to check their names off the work list.

But this wasn't happening. Some work wasn't necessary on a regular basis. Just as in any home, work got done as needed. There was a strong resistance to checking your name off the list; people would rather have others check to see if the job needed doing, then to check to see when it was last done.

Now members generally stick with the same task and do it as needed. If others have complaints about the way the work gets done, they notify the responsible member directly.

Some expectations, such as participation at monthly meetings and retreats, are fundamental to coop life and, hence, are unlikely to change. The group would not tolerate a member who did not share its expectations for interaction:

What amount of withdrawal is acceptable and what amount exceeds our expectations? None of us would be satisfied
if someone wasn't part of the group or if they just wanted an inexpensive place to live.

Only one person has left the coop to lead a more independent lifestyle. "Enforcement," in this instance, was a matter of individual choice. One imagines that leaving would be a last resort, perhaps preceded by group discussions with the individual to see what motivates the need to withdraw.

It is difficult to isolate polity from social life at Common Place. The overlap is evident in many anecdotes above. Retreats, for example, are political in the sense that they serve to reinforce the bonds of the coop and provide time to explore issues that may be touched on at monthly meetings. But they are social as well, a time for play and sharing. Recently the coop formed smaller groups for men and women to meet independently of the opposite sex.

We thought we would relate differently in other groupings... The separate groups fulfill a variety of needs for more intimacy, some kinds of sharing that don't feel comfortable in the whole group because of its size and mix.

Less self-conscious and less formalized social interactions are ritual at Common Place. Members celebrate traditional milestones -- birthdays, weddings, even a home birth -- together. On these occasions friends and relatives outside the coop are invited to share in the good times.

With such an emphasis on collective activity, it would seem that the individual would find little time for him or herself, or for others outside the coop. However, members do not think that the coop's demands take too much of them socially. One woman, who values the sense of family she gets from Common Place, said:

Even when things are tense around a particular issue... it doesn't take up too much of my time or life. In a short period, it may take up a lot of my emotional life... We do, at times, withdraw...make it a point to spend more time with people outside the coop. In the last eighteen months, we haven't been as tight. We talked about it. Everyone is at a point where they feel secure, knowing that the others are going to be there...and also want to expand our lives, perhaps become politically involved outside the coop...not feel infringed on.

Demands of the polity are, for her, more frustrating:
There are times when the process overwhelms me. A lot of working things out with people, and I think, "Screw it. I'd rather do it my way, or do it your way, but let's not sit down and discuss it one more time."
We do things by consensus, not by vote, and basically I agree with that because it doesn't leave people out. When an issue is vitally important to me, I think it's good, but I wish on a lot of issues we could reach decisions quickly and not have to stew about everything. And that's a time of real frustration for me, when I would like to just decide things on my own and not have to process it through everybody else.

While this person suspects she is alone in her frustration, one speculates that others share her feelings, at times. For example, a member who did not want "to be put through this again" (i.e., the process of understanding financial matters, mentioned previously), added "...or I'll leave the coop."

Despite such frustrations, Common Place is somewhat a reminiscent of utopian communities, which sets it apart from other coops I visited. It approximates utopias in four ways: 1) in the shared, idealistic expectations of membership; 2) in the members' condition of equality (homogeneous and striving toward "fairness"); 3) in its inward focus; and 4) in its sense of self-sufficiency. While the group's expectations and egalitarian character are explained above, the last two factors, inward focus and self-sufficiency, may require elaboration.

Characterizing Common Place as inward-focused does not mean that members are isolated from the world beyond the community. As individuals, they participate in local and national politics for instance, but as a group, such participation is limited. There is a collective concern that special arrangements enabling the existence Common Place not infringe on the rights of others:

We're in a funny position in the neighborhood of being sympathetic to tenants but we are not tenants. We are owners. We had to be a test case in Cambridge for the rent control law which says that owner-occupants can override rent control...whether, in the case of a cooperative, that would be treated as owner-occupants. The test came down in our favor. If we were eighty per cent or more occupied by people who were actually shareholders, then, yes, it would. Well, that's a test case that's very pro owner, pro landlord, and not very pro tenant. In bringing that test case, we said very clearly that this was a case that we wanted a decision on for ourselves.
and our particular situation, but we didn't want it used as a precedent for other cases. Sure enough, when the big condominium movement came along, and landlords were trying to get around the condominium laws by developing coops instead, they used our case as a test case. So we went and testified against the law that we had gotten to work for us.

The coop as a whole was involved in various ways in a demonstration promoting disarmament; Common Place has offered to buy shares in the National Consumer Cooperative Bank. External collective action is not unheard of in the coop, but it is the exception, rather than the rule. As a group, for example, Common Place has not joined the Cooperative Housing Task Force or the New England Federation of Housing Cooperatives.

Some factors contributing to the coop's collective strength, may also encourage its isolation. Its homogeneity, the tenure of its members, its commitment to maintaining shared values, and its internal self-sufficiency stand out in this regard.

Members were homogeneous at the outset, but time has reinforced that sameness. First, the polity and social interactions develop and reinforce shared values. Second, there is little turnover amongst the membership. In ten years, only a few have left. Their replacements were well-known to the coop, having subletted and either shared or absorbed coop values before becoming members. The spatial needs of Common Place's expanding nuclear families tends to limit new membership. Though the adult membership has decreased (today there are nine families), children are on the increase. If apartments become vacant, current members absorb the space.

The internal arrangement has gotten complicated as families change...Internal boundaries slip...We sold our kitchen to our neighbors, who turned it into another bedroom. Then we bought space, two-thirds of another apartment, when our baby was born.

The internal self-sufficiency, generated by the social, political, and economic position of the members, has meant independence from management firms and government agencies.

The fact that it could be done internally may be why it works the way it does. The fact that we don't have to use external resources for setting up or external management for managing, but were able to
do that ourselves has meant that we were able to retain the kind of decision-making structure that we have. I mean, we're an entirely internal group. For one year we had bookkeeping done on the outside but then found we didn't need that. It's real self-contained...group self-reliance.
Frankie O'Day
It's like a jam session when everything clicks. You're all playing together, and the music comes out like it never did before. Sometimes you play, the other guy plays the same notes. The sound comes out, but not the same sound as when you play as one.

The jazz musician, a member of the Frankie O'Day housing cooperative, explained how it felt to move in after years of working collectively to develop the twenty-seven unit project. The sense of community which he described, is shared by many other coop members, particularly now that they have realized the fruits of their labor. (Residents were just moving into the project at the time of the interviews.) But residents do not always play as one. Organizing the coop and renovating the buildings sometimes generated friction amongst the members. Nevertheless, the sense of community was what first impressed me, and it was an impression that remained at the culmination of field research.

Coop members often emphasized the material and spiritual rewards of cooperation. While they stress the virtues of cooperation, cooperation was not what the original members sought in applying to the government-assisted housing program. They were interested in individual homeownership. As one of the founding members explained:

We started differently than some other coops. We started as a bunch of individual families who thought they were going to be able to take advantage of some housing opportunities to be individual owners, or owning a building with one or two other families. Due to a range of problems, ranging from politics in the city, to the misuse of 312 money, right on down the line, those monies were no longer available to us. Looking around, the only help that was available to us was if we organized as a coop. So even though we had formed an organization and were already working cooperative-ly, we weren't a coop until we became aware of funds available through the Urban Homesteading Program.

The original program to which they applied in 1975 did not stipulate collective ownership but did come out of collective action. It resulted from the combined efforts of Boston's South End activists who sought to provide housing for low to moderate income families, residents of the area who either had been, or thought they might be, displaced.
by gentrification. Frankie O'Day, a block of rowhouses, once occupied by an Irish bar of the same name, a restaurant, and some apartment dwellers, seemed a likely prospect to renovate for that purpose.

Over fifteen years ago, the city of Boston acquired the site and planned to demolish the rowhouses and build a school in their place. However, as school enrollments declined in the city, the Boston Redevelopment Authority (BRA) assumed control of the site, planning to develop it for housing. Members of the South End Project Area Committee (SEPAC) and its subcommittee, the Tent City Task Force, shared strong ideas about who should be housed there. SEPAC lobbied the BRA and in 1975, the city and SEPAC selected nine families as prospective owners; each would gain sole proprietorship to either a unit or a building and could rent out units not inhabited by the owner. Because of delays in obtaining financing (HUD withdrew its Section 312 funds from the city, claiming Boston mismanaged the program), some families dropped out.

The seven remaining families incorporated as a for-profit corporation and decided how to pick new members. The five most active in the incorporation became the board. The process was now one of Frankie O'Day, not one of the BRA or Tent City.

Collective action of the community organizations initiated the project; the concerted efforts of prospective owners kept it alive.

As a result of the members' efforts, which included lobbying in the nation's capital, HUD chose the corporation to participate in that agency's multi-family Urban Homesteading program, a national demonstration project which offered low-interest construction loans on condition that the owners contribute "sweat equity" (an investment of labor, rather than money) to the projects. The loan agreement and the tax benefits for cooperative ownership made that form of housing attractive to the South End group. With the backing of HUD, the group was able to gain financial support from a local bank and from the BRA. HUD also required the city to provide technical assistance for management, architecture, and legal affairs.

Frankie O'Day increased its membership to fill all twenty-seven units, using selection criteria developed with the BRA. The agency screened applicants, solicited through newspaper advertisements and
by word of mouth, to determine income eligibility ($13,000-25,000). The coop's selection committee received a list of qualified applicants from the BRA and interviewed prospective members, ranking them according to a point system. A former member of the selection committee described the process:

We have a very unique selection...we use points: number one - how long you're in the South End; number two - are you displaced; number three - are you a family; and the last one we had was attitude. And that's when it became tough, and we used to stay up until four o'clock in the morning, going through all the interviews. Everyone on the selection committee would vote, give points...but what came hard was like, peoples' attitudes or feelings. I might give somebody two points, you might give somebody three points. We'd add that together and come up with an average, then...the one with the points was in...Attitude? How they felt about different people. How they felt about Spanish; how they felt about you; how they felt about Chinese; how they felt about gay people. Also, everyone had to come in with a letter, saying why they wanted to be in.

Members consulted with an architect, hired by the BRA to design the units and to direct renovation. The architect described the design process:

Every unit is essentially custom-designed. It was custom-fit in terms of what people thought they could afford (individuals paid for "extras" and for design changes), in terms of the unit's square footage, then custom-designed based on people's particular living habits or priorities.

Though members sometimes shifted units when openings occurred, most knew from the start which units they would occupy. This knowledge, combined with the corporate guarantee of exclusive right to occupy units, encouraged homesteaders to personalize each apartment. Of the twenty-seven, no two units are alike. Individualizing the units created headaches for the architect and the homesteaders alike, but the benefits may outweigh the costs, according to the architect, who said:

It was much harder to get things done than if they were more standardized units. Created some confusion, and was more complicated to accomplish...disrupted the budget and the timing. But it was done, to some degree, out of my own personal belief that, you know, if people kind of
get what they really like...I mean, if they are willing to
do a little extra, I was willing to do a little extra, then
they would like their unit better...It took a lot more
work, and I guess I can only hope that, I won't know for
a year or two I think, if it made a difference between
how people act as citizens in a neighborhood and how
they respond to the overall project and their own unit.

Renovation began in the fall of 1980 as designing continued.
The corporation acted as general contractor and hired sub-contractors
to do the major construction, plumbing and electrical work. The
architect became the construction coordinator. The coop set up a
sweat equity committee to monitor homesteader's work and hired one of
its new members to coordinate that effort.

Initially, members did the "scut work":

We had tasks that would run, early on, from just
essentially ripping things up, ripping up the sub-
flooring, taking down the walls, digging up stuff
in the back, hauling out the garbage...It was very
unskilled. People didn't need skills to get it
done, but as they did it, they picked up skills.
I mean, there's ways to use a hammer that make
it easier...We moved from that place to begin
putting up temporary insulation and that's when
we began to have more specialized teams.

As renovation proceeded and work became more specialized,
members learned particular skills from other homesteaders, from the project
coordinator, and from training sessions offered by the suppliers of
building materials.

Homesteaders completed most of the work on the units and moved
in during the first few months of 1982. Though plenty of work remains --
transforming storage space into a community room, landscaping, finishing
construction details -- the coop is now moving from a development to a
management phase. As they consider how to manage, some coop members
are reflecting on what facilitated the earlier stages. The former
president of the board commented:

We had people functioning on two different levels. One
was actually doing the dirty work, no matter what it was,
no matter how skilled it actually turned out to be. And
the other was actually being involved in the decision-
making process. So different from a lot of other coops,
where people may be very active in the aspect and not the
other, we were able to get fairly early on, participation
both in the major decision-making, the process of making
actual policy and fighting that through, and actually implementing it. So the corporation as a whole moved in that direction. And that was cumbersome, and onerous and a lot of people feel now that if they had to do it over again, they wouldn't have done it that way. But for my money, it's actually what made the project successful. It welded a different kind of unity amongst people. You didn't have the sense that somebody was running around making decisions and you had to carry them out.

What the former president captured in this description are the politics of the Frankie O'Day cooperative -- the source of authority, the process of decision-making, and the enforcement of those decisions. While corporate by-laws establish the legal foundation of coop politics, the interactions of the membership, as described above, shape the actual character of political life.

As in any corporation, the by-laws of Frankie O'Day formalize the institutional structure. They specify such legalities as an eleven member board of directors, elected at large for terms of two years; they restrict tenure on the executive board, so no individual may serve consecutive terms in the same position; they require an annual shareholder's meeting. However, the by-laws are merely a skeleton for the political process. The skeleton is fleshed out as the coop evolves.

When it originated, the coop located the source of authority amongst all its members. Though it had a board of five members from the original families, and those members appointed six others, the board seldom met independently of the coop.

We were very clear that that was not going to happen. We didn't even convene the board regularly during that process. We met as a whole body on a regular basis. The officers were responsible for getting work done of a specific nature but not running around developing new policies in specific areas. So it took awhile. In fact, it took longer than some people would have liked it to, just organizationally. But once we began to move, it was able to move the whole body. We were functioning at seventy-five percent participation, which is a lot.

For three or four years, the group made decisions at weekly meetings. Members debated every issue and voted in order to resolve them. While that process allowed each homesteader to participate in policy-making, collective decision-making, nonetheless, was frustrating.
It frustrated members for a number of reasons. For some, it consumed time that could be put to more "constructive" use.

Initially, it took a lot of time. I mean, initially we would sit for three hours or more every week. It was a time we could have spent, there really wasn't a need, it's like everybody got together and dealt with issues which were not trivial, but issues that it didn't take everybody to deal with. There was a lot of time spent in meetings that could have been spent in work...so things could have moved faster, we could have moved in sooner...though it was probably a good thing for us to get together to deal with some of the things on a regular basis.

For others, the process was too slow, or too stressful.

Anything that requires a lot of thought, talking, you know, is stressful. That's all we've been doing. Now is a time to kind of ease up, to get our own heads together.

Now that the homesteaders have moved in, some feel "burnt out" by the physical demands of construction, the psychic demands of collective decision-making, and the time demands of both processes. The current president observed that the transition from development to management requires an adjustment to the decision-making process:

The coop needs reorganization. Members are drained and frustrated after eighteen months of work...When I came in, all the coop was making decisions and it took forever to get them made. People's hand were tied. Decisions changed often, and people didn't know what to expect, especially the project director. I'm an administrator and hate to see all talk and no action, so I assumed some authority. The previous president was excellent in dealing with the process at a time when we needed to build trust and a democratic process. Now people recognize the need for a new kind of leader, so I agreed to be president on certain conditions: I wasn't going to spend every Thursday night at Harriet Tubman (a South End community center where meetings were held), meeting with the entire corporation, and I wanted to limit corporate meetings to twice a year. We compromised and limited them to once a month, though we often meet more frequently.

Sorting out the meaning and source of authority at Frankie O'Day was puzzling to me. To be sure, authority does lie with the membership.
However frustrating the decision-making process felt, members did not want to abrogate authority to a single leader, nor is it likely that any leader would place him or herself in that position. Yet Elmer, quoted above, and others with whom I talked, saw a need for a person or persons to assume some authority. The construction coordinator, for example, found his work complicated when individual members would authorize construction changes that the collective had not approved. Who was accountable in a coop of twenty-seven families?

Sorting out authority remained a puzzle when more than one member characterized various phases of the coop in terms of the leader of the time.

We had boards for the beginning. Don was the facilitator, in terms of keeping things together -- all the papers, going down to HUD, to the BRA, trying to get those two groups to work together...Now Elmer's the president, so Elmer's thing is more constructual--making sure the right parts are here, making sure things were signed and contractors paid. Now the phase we're going into is management...so we have to look for a management-type person.

Does this characterization mean that the president or the board is the real source of authority? It seems not, as one board member explains:

The board does have some measure of authority. If an issue comes up--waterbeds, for instance--the board arbitrates but the final voice is the group as a whole. When we have a corporation meeting, and somebody wants to challenge something, they can present their case. Sometimes it's voted up, sometimes down.

When members talk about "assuming authority", one speculates that most actually mean "assuming responsibility". For board members, that means recognizing the mood of the coop and what sort of direction is needed when. Don interpreted his role as one of a facilitator so he fostered a democratic process in the coop's formative years. Elmer orchestrated facets of construction and determined when to ease up on the demands of democracy, by reducing the number of meetings.

Board members, along with others, assume responsibility by participating on committees, which act as intermediary structures. That is,
committees perform functions that in other settings, an authoritarian board or an individual operating outside the polity of a group, might control. Committees were formed in response to numerous issues, too cumbersome for the coop as a whole to fully explore. Committees designed policies and processes, which they presented to the coop for approval. Though accountable to the whole, committees also retain some autonomy and influence coop life significantly. For example, the selection committee chooses new members, guided by criteria approved collectively. However, the committee exercises discretion in following that criteria and at times, may select a person with no history in the South End but with a strong interest in coops, if that trait seems most compelling to the committee.

Members assume responsibility on committees primarily because they want to see the coop "make it" and to contribute to its success. Some join because of their expertise in a particular area, such as construction; others because they want a hand in shaping particular policies. The chairman of the finance committee, for instance, became involved there because he wanted more control in setting the monthly construction assessment.

Through committee activities, homesteaders attempt to influence less participatory members. The project management committee, comprised of one resident from each package (a package, a collection of three to seven units, is the creation of financing which required five separate mortgages.), has responsibility for collecting payments, monitoring maintenance, and relating complaints to the board. To encourage participation, which in turn would facilitate the committee's work and the functioning of the coop, the committee wanted to impress each member with his position as an owner, not a tenant.

Got to keep a little pressure on the people...I had a letter written as chairperson of the management committee...stating that, "No landlord here! You are the landlord, you are now a landlord." How we started the letter was, "Welcome landlord. You are now a landlord. You are not a rentpayer. This is your place. You have to take as much pride in your place and the surroundings."

Not all members assume responsibility equally -- "There are those who perform and produce, and those who ride on their shoulders." The
board attempts to encourage a sense of individual responsibility to the collective, both by emphasizing the democratic process and by appointing some committee members. Committees, as well, try to impress members with their responsibility to the whole. A third method for regulating behavior is more formalized -- coop rules.

At Frankie O'Day, members establish rules by an affirmative vote of two-thirds of the coop. Some rules they established are "long term", embedded in the by-laws and developed with technical assistance of the BRA-hired lawyer, management firm, and architect.

Other things were based on immediate needs...We knew we needed a mechanism to deal with how you could even figure out how much sweat equity a person was going to do. What was it based on? Was it based on unit size? Was it based on the number of people who were going to live there? Was it based on the number of adults?...We took all that and derived a special process; and that took months just for that issue. It took months of the sweat equity committee, months of the board which was meeting by then...so when we had a big meeting, at least it was clear what the issues were. It was a long process.

The time and energy expended on developing a fair set of rules is remarkable. One would think, then, that the coop would have cast those rules in concrete, as an inviolable code. Such is not the case, according to one member.

I think, different than some organizations, we're not committed to a specific rule, just to those things that make the concept of it work. Some of the rules work because of the people we have here; some of them would work for anybody. But if you really wanted to subvert the process, you could do it. And if you have a family that wants to be in here, they could effectively be here for a long time before, ultimately, they would be asked to leave. And we have a process around that as well.

On the one hand, the coop recognizes a condition of equality amongst its members, an equality of responsibility. Each member should contribute. On the other hand, that condition of equality does not apply to all aspects of the human condition, so the coop attempts to accommodate individual circumstances. That attempt extends
to the ways rules are or are not enforced.

We did that because we wanted to protect each other. We're very aware of what happens to individual families when everybody starts being responsible for everybody else's welfare. The corporation as an entity takes on a life of its own, and families become somehow lost in the shuffle. We've bent rules for families; we've changed rules for families; we've broken rules; we've made special rules.

It is as if the coop assumes members are equal until proven otherwise. If that happens, the coop or the individual must adjust. The sweat equity process is illustrative. When formulating a fair method for sharing the work load, homesteaders determined that members would work a specified number of hours each week, depending on the size of their units. Everyone's work was valued at $4 per hour, even though some homesteaders could sell their skills on the open market at a considerably higher rate. The coop presumed that each individual's effort would equal another's. The project coordinator did not endorse this concept. He feared that some homesteaders might abuse the process by putting in time but not energy, and he thought it provided no incentive to work efficiently. He preferred to measure the activity of homesteaders:

"O.K., this is worth $100. It has to be done by a certain date; it's got to have a certain quality; and let that person organize his or her time and get it done. Then at the end of it, if one person took a week to get it done and another person took five hours, there were a number of good lessons. One is that you didn't have to worry about someone else who just sort of dragged their heels and really stretched the thing out to a sort of endless task. Some people were like that, right through to the very end.

Had the coop followed this process, it would have admitted at the outset that members were not equal. That is, a contractor would place a higher dollar value on skilled tasks, and the coop would value skilled homesteaders more highly. The coop paid a price for "equality." Productivity wasn't what it should have been. The coop found that
not all its members were equal: "There was a dramatic difference in Frankie O'Day in both the willingness to learn, to work, to apply themselves, willingness to take responsibility." One member most involved in the sweat equity process commented:

"People did not do as much work not because they weren't skilled, but because they were lazy. That was what really caused problems. When you see someone busting his ass and someone else just being lazy, that was a problem. And I think we can do everything we want to do to try to be fair, but there are times when you can't be fair when someone is lazy.

The coop established the review committee as an intermediary between the sweat equity committee and individual members. It relieved the sweat equity committee of the onerous task of enforcement. The review committee attempted to work with individuals, to adjust the rules to suit individual circumstances, if necessary.

"Is there stuff that people can help out with (health, work, family problems)?" We were able to reschedule work in a manner so that they could work stuff out, or people helped them through part of that period. They were able to pick up and catch up with stuff later on.

If the individual still did not meet expectations, the committee would refer the case to the board, which might ask the offender to leave. Though a few people were called before the board, the directors never ordered coop members to leave. Homesteaders either "got on the ball", or left of their own volition.

How homogeneous are the homesteaders? From the selection process, one might expect to find commonalities, and they do exist. Most homesteaders have lived in the South End, though for varying lengths of time, and share an affinity for the community; most are black (over fifty per cent); many are young couples; all the families earn incomes within the required range.

However, one is struck more by the homesteaders' differences, than by their similarities. Some differences are most obvious. The residents range in age from one month to over sixty years old. Homesteaders vary by occupation. One drives a taxi; others teach, administrate, work in social services, or in construction. Some are retired, or temporarily unemployed, or are still in school. Presumably,
the range of occupations also reflects a variety of educational backgrounds. Family structure runs a gamut -- married, divorced, widowed, single -- all are represented. Some live alone, or with one or two children (there are only half a dozen children at Frankie O'Day.). Some share units with, or live adjacent to, members of their extended nuclear families. A few live with homosexual friends. Most live as married couples. Residents current family structures vary, as do their family backgrounds. One homesteader described the house in which he grew up and the tradition of do-it-yourself maintenance that accompanied it. Another related his family's moves in and out of apartments in the South End and Roxbury, moves often precipitated by gentrification.

Homesteaders share one thing -- the desire for affordable homeownership in the South End. The program offering that housing specified cooperative ownership, and homesteaders' conception of coops varied, as did their attitudes, abilities, and goals for the coop.

The group is not homogeneous. Some people have made friendships; some have alienated themselves from the rest of the group; some have followed their own path from the beginning. To describe it as a close knit group (would be inaccurate)...There is a core group of people who probably carried more of the burden of the labor and the organizational things. Some people look at it differently, and are not clear what a coop is or what it's supposed to do. For them, it's "I bought a house" their private space. That's the way they feel toward the rest of the group.

Differing conceptions of the meaning of cooperative ownership mirrored divergent political and social attitudes. All the homesteaders at Frankie O'Day were motivated by a common interest -- each wanted a home. But homesteaders did not necessarily share other goals and values. Those who restricted their goals to homeownership generally contributed as much as they thought necessary. For some, perhaps fulfilling the requisite sweat equity hours and attending meetings was sufficient, or as much as they could contribute.

The coop did take on a meaning broader than "owning a home" for some members. At the level of self, several homesteaders spoke of the feeling of pride they got from learning a new skill, or from
contributing old skills toward a common goal. Maggie, one of the older homesteaders, fed the workers during the sweat equity phase. She reflected on her part in the coop:

You put a lot of yourself in that program. Everything that was done, you got to be with it because everybody was supposed to cooperate. And they did. They worked together. There were some cold, cold days when I brought that food down. I was so cold sometimes...They were eating in any basement, in any little place they could... But when we moved in, and I looked at what was here, what was happening, and everybody was elated about how the program had got off the ground. And the people worked together through cold days, days when you didn't feel like lifting a hammer...I didn't have to lift a hammer. She did (refers to her niece) for our family, her and her brother. But I did the cooking, for which I am very proud. Even though I didn't do the manual labor, I feel like I contributed to the success of the program. Then when I got in here, and I looked around, and I saw what was here, I felt elated, you know? I had a feeling of owning something, of being a part of something that I had put my own labor into. To see it come to fulfillment, you get a different feeling altogether. I didn't know whether I wanted to cry, or shout, or scream, or shake hands, whatever. There were times, you know, when things didn't work.

A commitment to the family bound some to cooperation, as was the case for Maggie's family. Her niece had heard of the original program and encouraged her parents, her aunt, and other family members to apply to the BRA for one of the rowhouses. It was years from the initial placement until the family finally moved into Frankie O'Day, and Maggie was not always certain that "coping" was going to be worth the effort. It was laborious, slow, and frustrating. Nonetheless, the family continued to work collectively.

Once you commit yourself, that's a commitment. Unless something drastic happens, that commitment won't be broken by no member of my family. We'll stick it in because we are a family and we do things like families should: to stick together. And that's why we came into this thing here. Everything's worked out. So far, so good.

The coop took on the meaning of "neighborhood" for many people interviewed.
When we see each other, we have something to say. Nobody passes without saying, "Hi, how are you doing?"...You don't lose contact with your neighbor. The man on the third floor, if he doesn't see me for a few days, knocks on my door.

Some homesteaders formed casual friendships with people they had not expected, people unlike themselves. Social interactions, such as a clambake, occur occasionally, not unlike block parties in other small neighborhoods.

Neighborliness is not universally practiced. Some withdraw from the rest; some wish they could temporarily withdraw.

It's one thing when we weren't living here, and you could go home and just lay back, didn't have to think of anything else. But now you're here, so it's no problem to coming knocking on your door (with some complaint or request). We're not so tight as all that, that we don't want to give ourselves a break. We don't want it to get that way. We want it to tone down, and then rebuild and go on to the next stage.

The coop has a meaning for some homesteaders that extends beyond the block of buildings on Columbus Avenue to the South End community. They view developing the housing as a political act, as part of a long struggle to maintain the community's less affluent, heterogeneous population. Members who described the coop in such terms, had some history of political activism, primarily campaigning for South End residents in city-wide election. Some homesteaders knew, or met, each other through such political affiliations.

Members' earnings place them in low-moderate and moderate income ranges; coop financing precluded truly low income membership. Yet, most coop members still profess a commitment to house a cross-section of the South End's disadvantaged racial and ethnic groups, but especially its black population. The coop does represent a heterogeneous population, though not necessarily corresponding to the demographic profile of the South End. For instance, no Hispanics belong to Frankie O'Day. This is not the result of discrimination; an Hispanic community development group has built housing specifically for that sector of the South End's population. The coop also "became a political animal in a way no one expected." Because it admitted a broad-based membership -- "Our strength was that we weren't incestuous." -- the coop included people with
dissimilar political views. People who, initially, "were staunch suppor-
ters of Kevin White (the mayor of Boston)", came to another understanding
of Boston politics through the coop's struggles with government agencies.

We are where we are as a coop, primarily because of the
realization on some people's part, that it wasn't going
to happen unless they fought for it, and they had to
fight for it. It wasn't a gift from the city.

Some found new allies within the coop -- "Best thing is it's
mixed up: Each person has a chance to learn about the others."
Presumably, many homesteaders never expected to own a house with
people of another race, or of other political persuasions.

A lot of white families would not have worked with black
families, and a lot of black families would not have
worked with white families...In fact, they had questions
about coming into the project because of this. But
we'll battle it out till we do, and we are doing that
right now. But it says something about what is
possible, and you know that we are going to fight
to keep it....It has a life of it's own.

They recognize external political allies and attribute at least
part of Frankie O'Day's success to their support:

The original proposal had to be fought for, and it was
only won because of the community support that existed
for it in the South End. I'm talking about broad-based
low and moderate income families, mostly low income,
fighting for it -- organizations like SEPAC, Tent
City Task Force, IBA, people like Mel King.......
Long-time South residents were consistently the people
who fought hardest and strongest. There were a number,
more recently, of white South End residents who were
also involved, who were not just helpful, but were
critical...We felt, at that point especially, a
strong commitment to repay the community.

Frankie O'Day recognizes its initial dependence on external allies
but also takes pride in its own efforts to develop housing. The
original families located funding, after the initial proposal fell
through; in combination with new members, they developed a democratic
process to run the corporation; in the early American tradition of
homesteading, they labored manually to renovate the block of buildings.
Now, I think most homesteaders have a feeling of self-reliance, both
as individuals and as a coop. One person related an anecdote
indicative of present attitudes at Frankie O'Day. A local urban
gardening group offered to help the coop get a piece of land from the city, a piece the city surreptitiously sold to a private developer and one which the coop thought it either did own or of which it would gain control. The homesteader approached by the group, did appreciate the offer of assistance, but he was mildly amused that the group thought Frankie O'Day would need help, given its history of self-reliance.
Cochituate Homes
This place, I can't explain it. We're close, yet distant. We're close as friends, but not as working together. We don't know how to go about working together.

All the people at Cochituate Homes with whom I talked would agree with part of this resident's assessment -- "We don't know how to go about working together." But no one else thought that, as a coop, "We're close as friends." In fact, themes of individual isolation and group segregation, not of community, wound their way through every conversation:

Nobody wants to be part of something that's not working... Nobody wants to say, "I'm part of a place that's falling down."

You can only fight so much, and you're tired of it. That's why I have my job, my family... We keep to ourselves. We're just waiting for the day when we can move out of here.

Hate to admit it, but I don't know my neighbors. I mind my own business.

They stay in their own little world. They don't want to get involved with us. They don't understand us, and we don't understand their ways.

In 1982, members of the coop do not feel part of a cooperative community. But many described their sense of alienation as a recent phenomenon and spoke with nostalgia of the first five years of the coop. During the early years, they told me, the coop celebrated board elections, and committees flourished. The advent of spring spurred clean-up days; summer brought people out for barbecues and for children's campint trips; in winter months, the coop celebrated New Year's Eve and sponsored potlucks and Las Vegas nights.

When we had the committees, this place was buzzing all the time. There was always some kind of activity going on. It was exciting!

Stories of coop life between 1971-1976 contrast dramatically with its more recent history. Today, the board has shrunk to less than half its required number. Lacking a quorum for the annual elections, the directors essentially appointed themselves. The committees have all
dissolved. What happened? Did the coop members abandon the wagon train to pursue the life of the lone cowboy? What the history also points out is that fond memories are not a completely accurate reflection of reality. To be sure, life at Cochituate Homes was once more idyllic, but it was never ideal.

Interfaith Housing Corporation, a now defunct non-profit organization, developed Cochituate Homes in 1970-71 as part of its program to increase the supply of suburban housing for low and moderate-income families. Interfaith received low-interest financing from state and federal agencies to develop 160 two-story garden apartments in Framingham. After developing the project, Interfaith selected coop members and assumed a management role.

Interfaith's philosophy differed from that of more traditional management firms, who tend to run housing projects simply as business operations. Interfaith carried out those administrative functions -- collecting payments, overseeing maintenance, paying bills -- but also wanted "to empower the community". The on-site manager came to Cochituate Homes with a background in community organizing. Other technical assistants shared her social goals. The lawyer previously worked for a local Community Action Program; student interns came from a school of social work (one intern was particularly skilled at working with the Spanish-speaking population); a psychologist and clergy members brought with them an interest in mediating community disputes.

Newspaper articles attracted prospective members. The members I interviewed, even those who were original members, were not seeking the ideal of a cooperative community. New, attractive, affordable housing, in a town where little of that was available, were the salient features of Cochituate Homes. Different features attracted various residents. Some members liked the concept of homeownership and the promise of accumulating equity:

One of the things that made the concept so exciting... They told us, you know, well, "You're investment is $230 and in ten years time, it will probably be worth $2000. Of course, everybody's ears went BOING!

Others wanted affordable housing of any kind. As one husband said:

The price was right, so whether it was a coop or an apartment, really didn't make much difference.

His wife was interested in other features of the development:
This was so pretty when we first moved in here. Oh, it was so nice. Like I said, there were a lot of young families in here that we were very friendly with and that we got close to.

The selected applicants each paid a fixed subscription fee. If they moved out, they could expect the coop to reimburse them for that amount, as well as for the cost of modest improvements to the units, and their share of the accumulated equity.

A rent subsidy program reduced carrying charges for about one-fifth of the membership. Not until 1977 did new subsidies from the federal Section 8 program benefit most coop members who, depending on income categories, now may pay no more than twenty-five per cent of their income for carrying charges. Only a handful of residents pay the "market rate", which itself is effectively subsidized as well, with low-interest permanent financing.

Interfaith selected a heterogeneous population: young people, elderly, couples with and without children, parents with and without spouses.

When it started, the coop allocated slots for so many Spanish, so many black, so many (single) head-of-households, married couples, elderly.

A few were black; about twenty-five percent were Hispanic; the majority were white. Though Framingham non-residents received priority, members came from all over the Boston metropolitan area, from both private rental units and public housing projects.

Interfaith attempted to imbue new members with "the coop spirit", beginning with orientation meetings -- "Before we moved in they had groups, and they explained what a coop is: this, that, and every other thing." Management introduced the board and committee structure. As mandated in the by-laws, the coop elected a nine-member board. According to the handbook, the board should "develop policy and coordinate the affairs of the cooperative."

They (Interfaith Housing) didn't really train us, but they more or less explained to us what we had to do (as board members). I think that everyone on the board at that time was pretty smart. You know, we had someone that used to be a real estate agent. And they (management) kind of started, you know, "his is the way you have to do, this is what has to be done." Just through experience, we really picked up what had to be done. And, of course, the lawyer worked with us and explained
the budget. And we all worked together, and all that.

People at Cochituate Homes did share a "coop spirit", according to one man who served on the staff during the early days.

There were about a dozen who were very active (they usually served on the board) and another core of twenty or thirty people active on committees.

Community spirit, he thought, extended beyond the core group to the rest of the coop and was generated from committee activities. The coop had seven committees at one point. The communications committee sent out newsletters. Finance approved payment of bills and kept a record of expenses. A laundry committee maintained a common laundry room. House and Grounds sponsored clean-up days, reviewed maintenance work, and sometimes planted flowers. The selection committee reviewed applications, interviewed prospective members, and recommended qualified people to the board. Social activities committee, by all accounts, was the most active:

We were strong in the beginning...We had a social activities committee that made a lot of money. We had a Las Vegas night, we always had different things going on. We gave the kids Christmas parties...The money we made from different things went to buy hot dogs for people, and everything, and we had a big cook-out when it (clean-up day) was all done. It was a very important committee.

The board appointed members to the grievance committee, because of the sensitive nature of its work. The committee settled disputes between neighbors with the help of a psychologist and some clergy. That committee, which operated only for a few years, got mixed reviews. A member who simultaneously served on all but the grievance committee, commented:

Another committee, which never really got off the ground because it's kind of a hard thing to do, when it's people you live with, was the grievance committee. And that's where, if a resident has a complaint against another resident, or if a severe problem should crop up like somebody punched his next door neighbor in the face, how could you resolve the problem. It started out they had a minister, a psychiatrist, a psychologist, they had two or three different members from the community that served on the committee, but it never really got off the ground because it was kind of hard. You can't be a resident and sit in judgment and say, "OK, this is going to happen to you." You know, people just don't take to that too easily. So it started out OK, but it just never, I wouldn't have wanted to serve on it, I'll tell you.
A member who did serve on the grievance committee disagreed:

It was an effective committee, it really was, for the people that were on it, because of the psychologist we had...Things took a lot of talking, rationalizing, you know, weighing one against the other. But it was really interesting...I seem to think it lasted for a long time.

When members reflect on these years of activity, they attribute the inspiration to the first management firms, Interfaith Housing and New Communities. (Interfaith transformed into New Communities; the staff remained the same.) I often heard the same refrain:

If it wasn't for (one of the first on-site managers), half the stuff we'd done, would never have gotten done.

New Communities went bankrupt, and its departure signified a turning point for Cochituate Homes.

After New Communities, there was nobody to give any real incentive.

When they left us, everything started to go down the tubes. (The new managing agency) really didn't want to work with the people. It was almost like they wanted to take over, and not let the people have a say. It's sad, to see how things were, and how they are now. It's a big disappointment.

Despite fond memories of the early days, seeds of discontent were sown at the coop's inception. The coop needed to overcome a host of less than favorable conditions: conflicting social and cultural values, financial instability, inadequacies in the physical structure, and local hostility.

Some members were unprepared to deal with the heterogeneous population. They think management deliberately withheld that information by conducting racially and ethnically segregated orientation meetings.

Initially, residents perceived language as a barrier to communication:

First of all, you got a lot of Spanish-speaking, a lot of Puerto Ricans, then young couples like us, and the one-bedroom elderly...They have their own little kingdom that they maintain. The Spanish-speaking are their own little group. They can't speak English, you can't speak English, so things don't work too well.

Eventually other dissimilarities caused residents to draw apart:
In the beginning when there were meetings, it was tough
getting things across to people. Like to turn around
and put speed bumps in here, OK? Which you figure is a
simple thing. You say, "Hey, look it, we spend a couple
hundred bucks and we get a contractor in here for speed
bumps." Well, that's fine except that it took like two
months to turn around just to explain what a speed bump
was. We went through like one meeting every couple weeks
or so; it took about four or five meetings just to con-
vince them to put a speed bump in. They couldn't even
understand what a speed bump was...So, it was that type
of thing in the beginning when you started putting
meetings together. After that, it just sort of went
in the toilet. I don't even know if they have meetings
any more.

Selection criteria put new housing within the reach of low and
moderate income families, but meeting those criteria endangered the
coop's financial stability. Management selected a number of families
who, even with subsidies, found it hard to make the monthly payments.
Many of them were single mothers with little hope of increasing their
income. If members were in arrears, the coop suffered financially.
Prior to the receipt of Section 8 subsidies, members would have to bear
the full burden of any increased carrying charges, so proposals to
"raise the rent" rarely passed.

To correct problems of poor site planning and construction, the
coop needed the increased revenues that it was unable to generate. The
road width does not meet the town's minimum standards for a public
right-of-way, so the coop itself pays for snow and garbage removal.
Front doors open directly onto the straight stretch of road, where
children and cars compete for territory. To deter fast drivers, the
coop paid to install speed bumps. Major repairs, necessitated by
faulty construction, further depleted the coop's reserves.

I think they've had a suit against the builders. One
suit has been won because some of the apartments don't
have firewalls...The playgrounds weren't done right.
A lot of things were let go by. We had read a story
in the beginning that the building inspector had died after he saw the first few buildings. In between the interim of another one coming in, they threw the place up, literally, We had plumbers come in -- the heating system in there, you know what it is for four apartments? It is a swimming pool heater! Try and get parts for them! You either die or you freeze.

Shared heating systems provided no incentive to reduce fuel consumption. Even when the coop installed separate valves in each unit, at a cost of $50,000, residents discovered that the system was designed in a way that made fuel conservation virtually impossible. By all accounts, expenses generated by faulty planning and construction seem never-ending.

Broken promises frustrated coop members who, when they moved in, did not find all the amenities that the developer once described.

It was a real dog and pony show when we (moved in), because they told us things like, "You're going to have a fenced-in yard, individual heating, you know, things like that." Well, when you moved in and you found out that you don't have a fenced-in yard; this section out there belongs to everybody. You don't put a fence in, and you don't have individual heating. Heating is shared with four apartments.

Problems internal to the coop -- financial instability, conflicting social values, and faulty construction -- led to the belief that the coop was programmed for failure. External factors reinforced that perception, as the coop encountered local opposition even before it was built. Not unlike other suburban communities in the state, Framingham offered little housing for low to moderate-income residents, a problem the state legislature addressed with the passage of Chapter 744 of the Acts of 1969. The "anti-snob zoning act" empowered the state to override local decisions which might exclude low to moderate income housing developments. Not surprisingly, local communities opposed the act which limited their planning powers. Though the development application for Cochituate Homes did not undergo state review, presumably, Interfaith made the application within a climate of local hostility both to the imposition of state control and to the influx of low income residents. One of the original residents recalls:

I can't imagine the reception we got; it was just unbelievable! And I think it all stemmed from the higher officials who didn't want it here to begin with...They fought tooth and nail to keep this thing out...It's like shoveling you-
know-what against the tide, when it comes to dealing with the town fathers, you know, the planning board, the zoning board.

She thinks that the town was so strongly opposed to the project that, "Since then, they've changed the zoning laws so nothing like this can ever again be built in Framingham."

Opposition to development created a less than favorable environment for the new residents. They suffered from a stigma of living on the "wrong side of the tracks."

They're snobby, they don't want any more low-income housing. They have pushed every low income resident on the south side of town. When you go to town meetings nothing for the south side ever gets done -- schools, anything -- because that's where all the poot people live. Ninety-five percent of your town meeting members live on the north side so whatever's happening, usually ends up over there. The only thing that we have, that they don't have, is cable T.V. They don't want it!

Members perceive local animosity to their financial position but also to other ways in which they differ from the rest of the community.

They call us Little Harlem or Little Puerto Rico!

When we had all these welfare mothers move in, they gave this place a name that was unbelievable. That was done by the people that lived in the town. The reputation was not very nice, and we're still trying to live that down.

Several members attribute the lack of municipal services, such as snow and garbage removal, to the town's negative attitudes. They speculate that, though the road does not meet minimum standards, the decision to withhold services is of a political, rather than a regulatory nature. A former president of the board related the following anecdote to support her speculation:

With the first board of directors, the town said, "OK, we'll give you those services if you name your road after a Viet Nam veteran." Well, the board we had at the time was anti-war and said, "No way!", so the town said, "Nnnnn to you!"

New Communities' staff understood the problems which existed from
the coop's beginning. They attempted to alleviate many of them by encouraging members to participate and by participating themselves. When New Communities left, the new managing agent lacked such a sympathetic understanding. In the face of insensitivity, gains of the first five years disappeared in short order.

Pam and Lyn worked with the people more. They went to people's apartments if they were having trouble with their rent. They sat, they talked with them, worked something out. They got involved! And they helped people. It's what people needed, and then all of a sudden, you get another management firm in, they could care less. "If anything's wrong, you come see me," you know, "Tough, tough if you can't." But Pam and Lyn were always there helping out, you know, working something out for you. I think they had been to everyone's house all the time... Everybody knew them. That's the difference.

In contrast, members perceived subsequent management firms as disinterested.

All they were interested in was what they were going to make out of it, and the hell with the community. So therefore, it went down. From one managing agency to the other, it just went down, down, down. I have found that the real key is management. If you don't have good management, you can kiss the place good-bye.

Barbara came to this conclusion from her experiences both in the early days, as someone active on the board and committees and now, in her capacity as on-site manager. She described the problems stemming from bad management: vandals destroyed vacant units, rents went uncollected and bills unpaid. Management ignored the questions and demands of the few outspoken residents, and withheld information from the board.

After five years of such autonomous management, the board received an "ultimatum" from the federal agency for Housing and Urban Development (HUD), which administers the Section 8 subsidies. Barbara said,

I have the feeling that HUD issued an ultimatum to the board of directors last year that they either get rid of the former managing agent (her employer at that time) or they would put the place in receivership, which they can do under the regulatory agreement.

In response, the board did hire a new management firm, one that Barbara thinks will cause "a complete turn around here." The new firm renovated
and filled nearly all the vacant units and reinstituted the newsletter in just a few months at Cochituate Homes.

From the HUD ultimatum and other comments -- "It was almost like management wanted to take over and not let the people have a say." -- I wondered if authority at Cochituate Homes is in management's hands. By most indications, it seems so: Members often attribute the coop's former strength to the first managing agent and attribute the coop's decline to successive firms. Similarly, hopes for the future ride on the most recent managing agent. The notion that management controlled the reins of power was reinforced as Barbara continued her explanation:

The board wasn't actively involved. When they finally started to get up enough guts to say anything to the managing agent - you've got to remember one thing. For the past ten years here, people didn't realize that they had more to say to management. They're working for you, you're not working for them... We had so many managing agents, that when they finally got this guy, they said, "Oh good. This guy's good. He's going to do this, he's going to do that." Well, he didn't keep his promise, obviously. If the board would say something to him, he would get huffy and say, "Well, if you don't like it, I'll leave." You can't do that to people, especially if they don't know what their alternatives are. And if they're not educated, which the board is not, the first thing they do, they're going to panic. "What's going to happen to our money? Who's going to manage us?" Everyone gets panicky so therefore, the management sits there with an iron fist and says, "OK, if you don't like it, lump it!" That scares people, you know, puts them in a state of panic. And without any education on what their rights are, because management wants to have complete control obviously, they just didn't do anything about it until HUD issued the ultimatum.

Management firms might interpret their authority in different ways (some seemed more like benevolent dictators than tyrants), but whatever their interpretation, I thought the agents controlled the coop.

However, coop members have forged no bonds as a single community and recognize no single authority. My initial interpretation was too simple to adequately describe authority at Cochituate Homes. Instead, I found that members define authority variously: Some do recognize management or the board of directors. Some rely on external authorities, such as the local police or the district court. Some locate it in peers,
family, and self. In short, members designate authority according to how they perceive the community, and their roles in it.

There are no common bonds as a single, coop community. Turnover is high, compared to other coops; groups within the coop, such as Hispanics and the elderly, settled into their own enclaves; some residents keep to themselves, their families, and to a few close friends.

A sizeable proportion of the population views the monthly payments as "rent", not as payments on a mortgage. That sense of the landlord/tenant relationship is reinforced by conditions under which some members find housing. Often applicants apply first to the Beaver Street public housing project. If the project has no vacancies, applicants are referred to Cochituate Homes. The selection process today is simple: management checks the applicant's income eligibility, and credit and landlord references. There are no interviews, no orientation meetings, no welcome wagons. Because they perceive the coop differently, members also perceive authority in various ways. At times, and to some members (especially the on-site staff and the board), management is often the source of authority. By virtue of their technical expertise, managers can control spending, legal affairs, and can manipulate the directors. Some firms manipulate members in order to increase their own autonomy; others do it out of goodwill, to empower the community. One resident described her frustration with manipulative agents:

I went to that first meeting. Now I'm not brilliant or anything, but I'm on the board of director of a day care center. We incorporated and everything, so I've been through this with a lawyer and everything, and I just know a lot about it. I asked a lot of questions, and he ignored me, only because I knew a lot. He didn't want to hear a thing. Once he found out anyone there knew anything, he kind of ignored you. I knew the minute that happened, I knew something was wrong.

She felt alone in her suspicion -- "When I told the board, they just said, 'No, no, no.'"

The board may feel a special need to recognize the authority of management, particularly when the directors are few in number and weak in technical expertise. Barbara's anecdote about the HUD ultimatum
related previously, illuminates the dependency of the board on management. The board is ambivalent about authority. While directors often want or need management to assume responsibility for governance, they also need to establish their own authority so must deny the authority of management. A resident who has served as a board member on and off for the past ten years commented:

The board has to be the power. I hate that word. The managing agent is responsible to the board and to do what they have to do, like they're in charge of maintenance and office things. They have to, they are responsible to the board. The board tells them what to do. They suggest something to the board, but in the ultimate, the board has the say over everything.

From the history that I heard, I speculate that she is recalling the first five years, the time when she was most active on the board. Then, the board did overrule management. When the financial picture looked grim, management suggested an increase in carrying charges. The board vetoed the increase, a move a former staff person explained in this way:

The coop had populist leaders who saw a responsibility not to the corporation, but to tenants. They didn't recognize the future costs, were probably scared about keeping the coop affordable, and about the loss of their own leadership. It was also hard to do, to work with what they had.

At that time, there was also some antagonism towards management on the part of some board members. Presumably (this speculation is based on limited information), the popularity and expertise of the staff threatened the autonomy and leadership of some directors. The presumption is based on observations of two residents, both admirers of New Communities. One of them said:

That was another thing. The board of directors at the time blamed them (New Communities) for everything. Every time something happens, they blame someone who's been here.

Talking with another admirer of New Communities, I wondered why the board did not seek out the first manager after receiving HUD's ultimatum. Presumably, the board would be eager to regain the expertise which contributed to the earlier success of the coop. She explained
that no consensus exists among the board members about the value of
the first management firm. Some board members, she thinks, harbor
petty healousies and accuse the first technical assistants of contrib-
buting to the coop's problems.

Whatever the relationship between the board and management, sometimes
they both turn to external authorities for rules and for enforcement.
Because of government subsidies, of necessity they turn to HUD whose
representative once said to the on-site manager, "You take our money,
you take our rules." HUD primarily regulates who may enter and who
must leave the coop. Members are selected according to the agency's
standards for income eligibility; they are evicted for non-payment of
carrying charges.

To obtain an eviction order, management and the board turn to the
external authority of the district court. This creates frustration.
If the court does not enforce coop rules and order eviction, the
authority of board and management is further diminished, and the task
of running the coop is hampered.

If you don't get the cooperation of the court, you're
fighting a losing battle. If our counsel isn't effective,
then we (board and management) can't be effective here.

If they could, the board and management would probably try to
enforce other rules through the court system. In fact, they have
tried. The coop has a rule prohibiting pets, a rule which few residents
observe. In the early years, the board and management did attempt to
enforce it but to no avail. They told one member prior to moving in,
that he was welcome but that his two German shepherds were not. Anxious
to find housing, he agreed to get rid of the dogs, but several days
after he moved in, "There were the two dogs, right on his front porch!"

Do you know there was nothing they could do to make
him get rid of those dogs? They went to court, they
went every procedure that there was. There was no way
that the court would make him get rid of those dogs...
The town doesn't even want to be bothered. They get a
complaint from a dog biting another person, you should
see the procedures to get them to remove the dog!
You got to go all the way to the selectmen. It's incre-
dible! People really get violent about dogs, you know.

Now, eviction is the only issue resolved in court. Presumably,
this is so because the coop suffers financially, and other problems lose significance for the board and management in the face of rent arrearages. However, rule-breaking diminishes their authority and frustrates efforts to establish order. Consequently, the board and management want the support of the court on other issues, but they think that external authorities consider anything other than rent collection, insignificant.

Nine out of ten lawyers are going to say, "I'm not going to court with a dog!" What are you, kidding me?" Especially the one we've got, a very sophisticated state representative. I can see him now if I said to him, "Hey, we got to get rid of this person because of their dog." He says, "I thought you were more worried about collecting the money."

However the board and the management each view their own and one another's authority, coop members typically do not see them as an effective source of power. In fact, one resident commented, "I don't think we even have a board any more." This is not as surprising as it might seem. With no quorum at annual meetings and no candidates for the positions, the coop has not elected directors for four years. Current directors are self-appointed.

Members who are cognizant of the board, expect the directors to assume responsibility for the coop's affairs. Typically, members do not share that burden with the board. Instead, some members' attitudes toward the board are akin to some board members' attitudes toward management -- "They blame them for everything." One irate resident complained:

Some of the people on the board had the IQ of a snail, which was one of the things that irritated me, frustrated me. You go up there, say something to them, right? And they would have no idea what you were talking about or couldn't explain anything. Ask about a bill, "Why are you paying this outrageous amount of money. (He explains that the bill was for repairs to the heating system, repairs which he thought were improperly done.) Why are you doing this? It's stupid!" But they settled one claim and had to spend the money on something.

Directives from the board are ignored. That in itself does not necessarily indicate a lack of authority: a child, for instance, tests the authority of parents by defying their rules. However, at
Cochituate Homes, non-observance of rules does not seem defiant, as much as it does anarchic. That is, members who ignore notices prohibiting car maintenance in the parking lots, are not testing the board's authority, they are simply ignoring it. Instead, they establish individual or small group standards of behavior to suit their own needs and values.

Divergent needs and value systems create problems for the residents. Often problems take the form of "turf battles" -- who will control property held in common? Residents respond to the problems and to people unlike themselves in various ways. Some small groups respond by excluding people unlike themselves. Elderly residents live in one-bedroom apartments, physically segregated from the rest of the complex by a road and a parking lot. They take pride in the grounds around their units, planting flowers and tending the lawn.

They have their own little kingdom that they maintain. Don't let little kids down below that section...If a kid sets foot down there, he can hang it up.

Most of the elderly have lived at Cochituate Homes for ten years and because the "country club" area has only one-bedroom apartments, newcomers are likely to be senior citizens (few young single people apply for membership.) who share values of current residents. Other residents grumble about the elderly members' exclusiveness, but seem to respect their territory.

In other areas of the complex, where neighbors' values often differ, controlling turf is more difficult. This is the case when the auto mechanics' use of space offends the sensibility of residents who prefer tidy grounds.

Rico's garage is across the street there (he refers to the parking lot used by Hispanics for car maintenance.). You don't mind a guy tuning up his car, changing the oil. Everybody does it. That's your basic, standard stuff there. But when they come in every Saturday during the summer, and they're pulling engines, changing transmissions, and the car sets there for two three weeks, a month at a time...and there's oil and all sorts of garbage all over the place, and the grass is torn up...A notice went around once, well, more than once, that you can't do major repairs anymore on your cars in the parking lot. They still go ahead and do it! It doesn't even phase them! And notice after
notice, so no one even bothered. You know, they never really went out and enforced anything. You know, big deal. You send a piece of paper around, half of them take it and throw it in the wastebasket. It is just frustrating thing when people won't work together.

The young family who told me this story wanted a fenced-in yard, a private space where their children could play and where "Rico's garage" was blocked out. When they joined the coop, they discovered that not only would the coop not build a fence, it also prohibited residents from marking out private territory. Sal and Kathy erected a fence anyway, after years of frustrating interactions with neighbors unlike themselves. Clearing the parking lot after a winter storm, the snow plow demolished the fence. Trying to resolve issues collectively (by organizing clean-up days) and individually, frustrated this family. Sal and Kathy plan to move as soon as finances permit. Leaving (because divergent values became overwhelming) is an option for them but is one which they struggled to attain. Though they both work and raise five children, Sal just graduated from college after ten years of night classes.

That option seems unavailable to some other residents:

My friend bought a house and left, but her husband got a good job. Things got better for them. But for some people, things are never going to get any better.

For residents who know they will continue to live at Cochituate Homes, controlling the behavior of others or figuring out how to withdraw, becomes most important. Sometimes collective action works, especially when the residents can unite against a common enemy. This was the case when teen-agers, purportedly from outside the coop, created a nuisance by "hanging out" around the community center. Residents living next to the center complained of vandalism, broken bottles, and excessive noise. The board instituted a curfew and hired a policeman to enforce it.

Ten o'clock would come and he would just keep walking up and down the street. There could be fifty people out there, he didn't say nothing. So he was useless. That route, we had to get rid of. The following year we called the police department. We wanted to start a crime watch. Now the curfew is still in effect --
ten o'clock, everybody off the street, that includes even adults. Well, we have a few that would push the issue a little so we just didn't bother with them, but all kids have to be off the street by ten o'clock. So we called the police department and didn't get any response... We got a letter out to all the residents, and we started our own crime watch. We got people to volunteer every night of the week, and it was usually women. None of the guys came out... All the mothers came out, and we would patrol the streets ourselves. So when the police department got wind of that, he called and said, "look, girls, you're taking an awful chance. We don't want to see you get hurt." I won't tell you what I wanted to say to him, but we said, "If we want your help, we'll call you. We're doing fine just the way we are." We didn't get much cooperation from the police department. Everything we did, we did ourselves.

By other accounts, few members participated in the crime watch. Most residents agree, though, that the problem was resolved collectively, through active enforcement by a few and passive agreement with the rule by the majority.

The curfew did conflict with the habits of those residents who enjoy congregating on the sidewalks on summer evenings. However, as long as their activities did not disturb others, their non-observance of the curfew was tolerated.

They sit out under the street lamp, drink beer, play dominoes, listen to the ball game. When you get up in the morning, there's not even a pop-top on the ground there. They clean it up, and they're quiet so no one minds.

Collective action is the exception rather than the rule at Cochituate Homes. Despite initial attempts to establish community, members "tend to keep to themselves, almost segregate each other."

Members isolate themselves for reasons Tocqueville, Emerson, and social Darwinists did not predict. That is, abandoning the wagon train, residents are not attempting to gain psychological insights, a transcendental experience, or a higher rung on the economic ladder.

Some who withdrew, do so out of frustration. Strength they may have felt as individuals was dissipated in attempts to work collectively. One woman attempted to keep the playground clean but felt alone in her efforts. She gave up and commented, "You can only do so much as one person. It's frustrating," Her husband volunteered his talents to
repair appliances and plow snow. He gave up too, when the coop refused to reimburse him for parts and chastised him for driving the coop-owned plow.

From then on, I didn't even want to think about this place. We stopped, other than living here, going to work and coming back. It just aggravates you!

Some members are frustrated because they lack a sense of individual strength; they feel unprepared for demands, particularly those of a technical nature, of running a coop. One resident compared the board of Cochituate Homes to that of another suburban coop:

At Nassau Gardens everyone on their board is in some form related to their job, reflects back on what they're doing there. Like one works for a bank, they're all professionals. Most of your people here are your average, everyday, normal working people. Some are middle-class, but not many. Most are low-income... It all goes back to the class of people, and at Nassau they're all professionals so they don't have any problems. Here they need to be educated. Anybody that gets on the board of directors that doesn't know what's going on, never, ever from day one, has ever seen anything like it or heard it, has got to be educated...and that never happened here.

Collective action was frustrated by dissimilar social, economic, and cultural characteristics. The fact that residents do not even share a common definition of housing is but one example. Those who view their tenure as homeowners once felt some responsibility to protect and improve an investment. Others, those who think of themselves as tenants, took less interest in the place. Cochituate Homes symbolized nothing more than shelter.

Members raise their children differently, worship in different ways, speak different languages, live by different social mores. It is not surprising to hear one resident say, "They don't understand us, and we don't understand them." No single explanation accounts for withdrawal. The self-reliant are frustrated, the board is uneducated in coop management, the residents share no common bond and some do not share the cultural tradition of self-reliance, the poor "have enough problems." As one resident said, "We just don't know how to go about working together." Another resident may have come closer to the source
of the problem when she said, "Nobody wants to be part of something that's not working." Alienated from the coop as a whole, member's identify instead with sub-groups within the cooperative. Sub-groups may be as small as individual families; they may be as large as the complex of the elderly or the ethnic group of the Hispanics. Size of the group matters less than that the group is one in which its members achieve some sense of control and shared meanings about what matters in life.
Chapter Three: Analysis
Initially, I thought I was studying a dichotomy -- would members of housing cooperatives, influenced by the cultural tradition of self-reliance, act as lone cowboys; or would their form of housing tenure compel them to act more cooperatively, as wagon trains?

My purpose in investigating the dichotomy was to understand whether or not an historical and widely held assumption -- that the cultural tradition of self-reliance defines Americans' political consciousness and inhibits their social interactions -- has any influence today. If it does, then presumably, coop members would try to withdraw from the demands of the collective. If Tocqueville's fears of individualism have come true, as some contemporary theorists think, then it would seem that policies promoting decentralization, democratic participation, and local self-reliance have little chance for success.

However, in the course of field and library research, some puzzling thoughts caused me to reformulate my original questions. First, using the dichotomy as a model to analyze social interactions, I could not explain much of what I heard in the interviews. I found nothing was quite as black and white as my original metaphor of the lone cowboy and the wagon train. If the relationship between the individual and the community was not dichotomous, how else might one characterize it?

Second, my purpose became as confused as my metaphor. Pinning down a single definition of self-reliance was as elusive as quicksilver. Theorists did not all describe self-reliance in the Tocquevillean sense of individualism; not all Americans interpreted the myth simply as a retreat from society. Lacking a single interpretation, to discuss the influence of the myth became more complex than I had ever anticipated. What was once a motivating question for the thesis -- what is the influence of the myth of self-reliance today -- has taken a back seat to the question -- what accounts for the various interpretations of the myth. (The question of influence reappears in the conclusions.)

Through my research I have found some answers to those questions. I have come to understand that the relationship between the lone cowboy and the wagon train is not really dichotomous. First, as Henry Nash Smith wrote, the myth has no basis in empirical fact. No one, even on the frontier,
could rely solely on his own powers to fulfill all his needs.

In America people moved as groups, not alone as the myths have it. Their caravans and wagon trains were practical experiments in facing danger through group action. In thousands of situations -- in trappers' rendezvous, in miners' camps, in claim clubs, and in cooperatively raising barns and threshing -- the communal response got the job done.¹

But, second, tensions always exist between individuals and communities as the individual attempts to define "who I am" as distinct from "who we or they are." On the frontier, individuals and families could provide for their own subsistence to an extent seldom possible today. Though pioneers formed transitory groups to face the dangers of the trail, they identified with smaller units, as small as the individual or the family, to create a sense of self-reliance. Robert Hine, who noted the communal characteristics of early settlers, also commented that, "(I)t was generally believed that whenever possible (the demands of the trail) should be met with individual effort or family action,"² rather than dealing with the tensions which arise from the need to cooperate.

In the Alaskan community, relationships among neighbors have more permanence than on the early frontier, but the same themes of self-reliance and community reappear. The Alaskans, too, could provide for many of their needs as individuals or families. They, too, lent their support for frontier activities and relied on communal effort to accomplish what the individual could not do alone. But, as with the Bostonians Sennett interviewed (and presumably, as with the early pioneers), "They feel they have to earn communal respect by showing others they totally take care of themselves."³ I think some of the people in Gustavus withdrew from the larger community and voted against local government because they did not want to deal with the tensions communal control might create.

The physical and social landscapes have changed. Though some Americans continue to live as pioneers, the majority do not. Interdependence, rather than independence, characterizes the lives of most Americans today, and housing cooperatives are illustrative to an extreme. Coops themselves are attempts to create communities for the fulfillment of individual needs. As a member of Cochituate Homes pointed out, "you can only do so much as one person."
The irony of the myth lies in that very observation; you can only do so much as one person. How much you can do depends on how you view your position in society and how society views you. Societal conditions, many beyond the control of an individual within a coop, or beyond the control of the coop itself, influence the autonomy of both the individual and the small community. What Lisa Peattie wrote about social change in a Venezuelan community has universal application:

Every man's life design and every group's set of social forms and conventional behaviors involve coping with a set of circumstances largely outside their immediate control. Every way of life exists in terms of a set of parameters.4

To cope with circumstances beyond their control, people are continually attempting to set new parameters, marking out territory; and forming smaller units within larger ones, in which they can experience both some sense of self-reliance and mutual support. In doing this, people illustrate the tensions between the individual and the community. This happened on the early frontier, where pioneers were not simply lone cowboys or wagon trains; it happened in the Alaskan community; and it is happening in the housing cooperatives. In the coops, as elsewhere, people cannot define "I" (a sense of self), without also defining "we" (a community) and "they" (the society from which "I" and "we" withdraw).

People form coops to fulfill individual needs which are not met in the larger society. Those needs may be as general as decent housing at an affordable price, as is the case with subsidized coops, or they may be more specific. Common Place, for instance, wanted to "explore new kinds of relationships that are not possible in isolated nuclear families...to create a living environment that will foster a more humane lifestyle." At Frankie O'Day, the coop founders wanted to create a haven for South End residents who found it increasingly difficult to maintain residency there. Forming a coop enabled them to permanently establish some turf in an area of the city that they called home.

However, the tensions between the individual and the community do not exist with equal intensity in all these situations. Some coops are more communal, some more fragmented, than others. Why and how is it that people can resolve these tensions? Why are some coops more capable of being
bound as cohesive communities? Interpretations of self-reliance are influential, but there are practical considerations that also determine how communities are established.

In a few coops members are strongly bound to the coop community, as is the case with Common Place. Members have formed few sub-units. For instance, the only smaller groups they formed were those within which men and women meet independently of the opposite sex. Those smaller groups "fulfill a variety of needs for more intimacy, some kinds of sharing that don't feel comfortable in the whole group because of its size and mix."

Most families maintain the private territory of their own apartment units, unlike some experiments with alternative lifestyles where people share accommodations. The two families who do share one apartment, carefully worked out the interior layout so each couple has some privacy. The more intimate relationships do not detract from the cohesion of the coop.

Why is Common Place able to forge a sense of community? Certainly, the members have characteristics which might incline them to pursue a more individualistic lifestyle. Acting on their own, coop members could realize material rewards of the capitalist economy. As well-educated professionals, presumably they could expect to acquire a home through their own efforts. (That members thought they would become homeowners one day was indicated by one resident who said, "We were at the end of the rental stage of our lives.")

However, Common Place members formed a successful coop because they shared a goal "to create a living environment that will foster a more humane lifestyle (than that found in isolated nuclear families)." They value family life, child-rearing, religion, and individual development, but they want to share those experiences in a community of like-minded people. As well, they have a commitment to working out personal differences, and mechanisms (such as consensus decision-making and retreats) which encourage them to do so.

There are practical reasons why the coop works as a community. Its small size facilitates the intimacy members seek. Members have professional skills to manage a cooperative and the expertise to deal with external hurdles (e.g., they were able to locate financing; they could convince the city government to exempt the coop from conversion laws). One member attributed the coop's success to the following:
The fact that it could be done internally...that we don't have to rely on external resources...(I)t's real self-contained...group self-reliance.

That quote begins to answer the question -- how do coop members seem to me to interpret self-reliance. It brings the analysis back to the paradox introduced at the beginning of the thesis; that is, often plans which call for cooperation emphasize the same tradition of self-reliance which encourages individualism in other circumstances. At Common Place members would characterize themselves as self-reliant individuals. (That assumption is based on such statements as, "We are all leaders.") Yet they are pleased with the self-reliance they exhibit as a group. From the case study of Common Place, it seems that for a group of individuals to form a cohesive community, the individuals need to be strong in themselves. The individual brings strengths to the group, and the group relies on those strengths; the individual becomes stronger, and so does the group.

The Frankie O'Day coop also formed a community, though it is not as tightly-knit as Common Place. Coop members were not seeking an alternative lifestyle. Instead, the search for a haven in the South End bound the initial members as a group. The process of finding affordable housing, locating funding, developing a corporation, and renovating the buildings strengthened the bonds of community amongst most members.

Unlike the Cochituate Homes' residents, the people at Frankie O'Day shared the goal of homeownership, and that was a strong motivating force for acting cooperatively. Tocqueville observed that citizens in a democracy formed associations because, living in a condition of equality, they could accomplish little as individuals:

> Among democratic nations...all citizens are independent and feeble; they can hardly do anything by themselves, and none can oblige his fellow men to lend him their assistance. They all, therefore, become powerless if they do not learn voluntarily to help one another.5

Tocqueville thought Americans would associate, if they recognized it as in their self-interest:

> (A)s he knows he can obtain their help only on condition of helping them, he will readily perceive that his personal
interest is identified with the interests of the whole community.  

Though the condition of equality does not exist in America, the principle of self-interest provides incentive to cooperate. All the coop members I interviewed, mentioned that they persevered in forming a group and renovating the buildings because the coop was their only promise of homeownership in the South End.

Though the factors listed above helped to create community, the community is not as solid as the image of the wagon train. Even those members who speak most enthusiastically of the coop spirit, do not want to be part of the group all the time. They want to be alone, or with a few close friends they have met in the coop, or see friends outside the group. The respite may be temporary ("We want to tive ourselves a break...and then rebuild.") , or it may be more permanent. One member changed the lock on his unit in what presumably was a symbolic act of independence. (The corporation, which has keys and legal access to all the units, changed the lock back to the original.) Some members find a haven from the frustrations of developing a coop, in their families. One woman I interviewed said that the support of her family kept her going when, as an individual, she would have left the group.

Capturing how members of Frankie O'Day seem to interpret self-reliance is not as simple as it is for Common Place. Frankie O'Day residents are less homogeneous, and their interpretations vary. As at Common Place, several features of the coop remind members of their own powers, yet those same features forge bonds of community. One of the most notable of these is the sweat equity requirement. The urban homesteading program required self-reliance. The program transfers the romantic notion of rural self-sufficiency to an urban setting; its underlying philosophy is that people can help themselves. Some coop members with no history of manual labor or construction experience, may not have thought of themselves in this rural tradition before. Nevertheless, most did acquire skills and are proud of individual accomplishments. For some of them, the fact that they could contribute skills and that they worked collectively, forged bonds of community. More than one homesteader expressed feelings similar to the woman who said:
You put a lot of youself in that program. Everything that was done, you got to be with it because everybody was supposed to cooperate. And they did...Then when I got in here...I felt elated. I had a feeling of owning something, of being a part of something I put my labor into.

Not everyone resolved the tensions between the individual and the community as well as the woman quoted above. A few assumed they had acquired homeownership through their efforts alone; they have difficulty perceiving their responsibility or debt to the group. As one member said:

The group is not homogeneous. Some people have made friendships; some have alienated themselves from the rest of the group; some have followed their own path from the beginning...There is a core group of people who probably carried more of the burden of the labor and the organizational things. Some people look at it differently, and are not clear what a coop is or what it's supposed to do. For them it's "I bought a house," their private space. That's the way they feel toward the rest of the group.

It is not surprising that members of Cochituate Homes do not describe themselves as a cohesive, self-supporting community. Differences in age, employment, family structure, race, culture, language, and religion separate the coop members. While Frankie O'Day members are also heterogeneous, residents there went through several processes together -- founding the corporation, locating funding, renovating the buildings, setting up a democratic process -- which bound them as a community. Cochituate Homes was physically and organizationally developed by Interfaith Housing; the place was then stocked with residents.

Unlike Common Place and Frankie O'Day, people at Cochituate Homes lacked even a shared interest in homeownership. Some coop members were attracted by the concept of homeownership. Maintaining the physical and corporate structure was in their self-interest as homeowners. Some other members never anticipated owning their own homes. They were accustomed to a more dependent, tenant-landlord relationship. It was in the interest of some of them (but not all) as tenants, to leave problems of management and maintenance in someone else's hands.

Some members tried to create a workable community, but they became defeated by numerous obstacles. Physical deterioration, accelerated by the vandalism of uncontrollable trouble-makers, was one of the problems.
Financial instability meant the coop could not adequately repair the damage. Other coop members had their own financial and social problems. They either could not or would not find the time, energy, and skills to support the group. As problems from the frustrations of trying to work cooperatively intensified, members retreated. As one member explained, "No one wants to be part of something that's not working."

Feeling alienated from the coop, and looking for something that does work, members carve out little territories where they can defend themselves against people whose actions they cannot control, and within which they find commonalities. The elderly maintain their kingdom; some Hispanics claim the parking lot for car repairs; a group of men stake out the sidewalks to play dominoes and listen to ball games; a young family throws up a fence to block out its neighbors; some residents stay within their own families and apartments and do not even know the people next-door. Some members moved to single-family homes, and others hope to follow them.*

It is easier to talk about the tensions between the individual and the community than it is to talk about the influence of self-reliance in creating those conflicts at Cochituate Homes. Certainly, some members adhere to the tradition of "do-it-yourself." One man fixed broken appliances and plowed snow, volunteering his talents for the benefit of the coop. He stopped doing that both because his efforts were not appreciated and because he thought not many other people were willing to lend their skills to the group. But that is one of the few instances from which I could understand what meaning self-reliance might have for the members of Cochituate Homes. Certainly, it had some meaning for the founders of the coop. The well-intentioned developers attempted to create a self-reliant community and to empower the residents. That their attempts were less than successful cannot be attributed to adherence to the lone cowboy ethic on the part of coop members.

To determine what meaning the myth of self-reliance does have at Cochituate Homes was beyond the reach of this study. I am unwilling to

* Size is a factor listed in most definitions of community, and the fact that Cochituate Homes is much bigger than the other two coops certainly influences the kind of community that could evolve. But Cochituate Homes is not so big as to preclude community. Other coops as large as Cochituate Homes did seem like communities, albeit loosely-knit. As well, a coop smaller than Frankie O'Day had no sense of community at all.
say it has no meaning at all. Rather, I think a different kind of study (perhaps participant observation) in a more extended time frame, conducted by more qualified social scientists, would illuminate the question.

From case studies of the housing cooperatives and from vignettes of frontier life, it is now clear that people do not act simply as one or the other extreme. They act as both; both the lone cowboy and the wagon train occur simultaneously. (The answer is so simple that it seems like stating the obvious. However, it may not be so obvious to everyone. Some theorists thought Americans could or should completely withdraw from society.)

Tensions between the individual and the community which exist in all cultures, are heightened in the American democracy, as Tocqueville pointed out. In housing cooperatives, resolution of those tensions may have positive impacts for the community, and at Common Place and Frankie O'Day they typically do. However, in other settings, such as Cochituate Homes, tensions between individuals and coop communities are sometimes not resolvable. Residents withdraw from the cooperative or they remain in smaller groups, as small as families, to escape tensions beyond their control.

A second question was posed at the outset of this analysis -- how do I think coop members interpret self-reliance. To account for the psychology of the individual is beyond the scope of this study. Other studies, such as Hidden Injuries of Class, are able to explain in a more complex way how individuals view themselves and what implications that has for society. What this study does show is that some people do interpret self-reliance as "reliance on one's own powers." Members of Common Place and Frankie O'Day, and some members of Cochituate Homes do have the sense that they can or should be able to affect the circumstances of their own lives.

When conditions support that belief, and when individuals are both inclined and able to lend their strengths to a group, the pride in one's own powers is transformed into bonds of community. Where the sense of community is strongest, one finds people who believe that "we" can be powerful, that as a community, "we" can provide for ourselves what the larger society does not provide for us.
NOTES


2. Ibid., p. 69.


6. Ibid., vol. 1 p. 10.
Chapter Four: Conclusions
What is the influence of the myth of self-reliance in America today?
The question was posed in the Introduction and reappears in the Conclusions as I sort out what writing the thesis has taught me. Certainly, the question has no simple answer, and looking at housing cooperatives does not illuminate the pervasive influence of self-reliance on the entire American society. But one can learn something about the larger context by looking at its smaller parts, which was the purpose in studying housing cooperatives.

I initially thought that the myth of self-reliance would explain people's inability to act cooperatively, and some theorists reinforced this way of thinking. I found, instead, that the wish to be self-reliant encouraged people to form small communities; housing cooperatives themselves are the products of the self-reliant tradition. Members band together (or planners hope they will) to create communities for fulfilling needs unmet by the larger society. Though it once seemed paradoxical, communities where members formed the strongest bonds, are the same communities where individuals are most capable of relying on their own powers. But I now recognize that it is not paradoxical that some plans for cooperation incorporate the self-reliant tradition. Traits and their opposites, such as those symbolized by the lone cowboy and the wagon train, coexist in one person and one community, if those traits are of any intensity at all.¹

Contrary to what I anticipated, the myth of self-reliance does not explain why some people escape the bonds of the coop community. Certainly, members do withdraw or never participate to begin with, but I cannot pin their lack of participation on adherence to a myth. Too many practical considerations preclude cooperation. The historically commonplace assumption -- that the myth of self-reliance defines Americans' political consciousness and shapes their social interactions -- is apparently not always a useful model to explain reality.

The model of American society that I once held, is too simplistic to explain the complex psychological, sociological, and political motivations for human behavior. The myth explains only one facet of the individual's behavior -- the need to establish a sense of self. It ignores the need for a community within which that definition can occur. It does not explain how...
some people resolve tensions between themselves and their communities, and why others find resolution more difficult.

Writing the thesis has raised more questions for me then it has answered. While it dispelled my preconceptions about the influence of self-reliance, it left me wondering about the psychological and sociological make-up of Americans, and how that is influenced by conditions in the democracy. Are social relations different here than in other systems of government? Are tensions between the individual and the community as unique to America as Tocqueville thought? Future research could take the form of cross-cultural studies.

Actually, future research could take any number of forms, lead in various directions, or follow several disciplines. It could, for instance go up in scale and examine the parameters within which communities form. How does the American society today differ from that which Tocqueville described? Alternatively, the focus might become more microscopic. In the context of the case studies, for example, one could look more closely at the smaller communities which formed within the coops, and ask of them the same questions posed to the coops themselves: how did they originate, how are they governed, what are the social and economic characteristics of the members.

Future discipline could follow several disciplines. It could incorporate the approach of those social psychologists who are concerned with individuals within groups; that of anthropologists who explain the larger culture by looking at its smaller parts; that of cultural historians who describe how the past illuminates the present; and that of political theorists who talk about the parameters within which communities and individuals operate.

Whatever direction the research might take, it will always be motivated by a curiosity about individuals and their communities, rather than individuals or communities.
NOTE

Bibliography


