

PIERRE
BOURDIEU

THE SOCIAL
STRUCTURES
OF THE
ECONOMY

The Social Structures of the Economy



PIERRE BOURDIEU

Translated by Chris Turner

polity

The right of Pierre Bourdieu to be identified as Author of this Work has been asserted in accordance with the UK Copyright, Design and Patents Act 1988.

Every effort has been made to trace all copyright holders, but if any have been inadvertently overlooked the publishers will be pleased to include any necessary credits in any subsequent reprint or edition.

First published in 2005 by Polity Press

Reprinted 2008 (twice)

Polity Press
65 Bridge Street
Cambridge CB2 1UR, UK

Polity Press
350 Main Street
Malden, MA 02148, USA

All rights reserved. Except for the quotation of short passages for the purpose of criticism and review, no part of this publication may be reproduced, stored in a retrieval system, or transmitted, in any form or by any means, electronic, mechanical, photocopying, recording or otherwise, without the prior permission of the publisher.

ISBN: 978-0-7456-2540-9 (pbk)
ISBN: 978-0-7456-2539-3 (hbk)
ISBN: 978-0-7456-8165-8 (ebook)

A catalogue record for this book is available from the British Library.

Typeset in Sabon in 11pt on 12pt
by BookEns Ltd, Royston, Herts.
Printed and bound in the United States by
Odyssey Press Inc., Gonic, New Hampshire

Contents



Introduction 1

Part I The House Market

- 1 Dispositions of the Agents and the Structure of the Field of Production
- 2 The State and the Construction of the Market
- 3 The Field of Local Powers
- 4 A Contract under Duress

Conclusion: The Foundations of Petit-Bourgeois Suffering

Part II Principles of an Economic Anthropology

Postscript: From the National to the International Field

Notes

Index

While economics is about how people make choice, sociology is about how they don't have any choice to make.

Bertrand Russe

Introduction



It takes centuries of culture to produce a utilitarian such as John Stuart Mill.

Henri Bergson

The science called 'economics' is based on an initial act of abstraction that consists in dissociating a particular category of practices, or a particular dimension of all practice, from the social order in which all human practice is immersed. This immersion, some aspects or effects of which one finds in Karl Polanyi's notion of 'embeddedness', obliges us (even when, for the purposes of increasing knowledge, we are forced to treat it otherwise) to conceive every practice, beginning with the practice which presents itself, most obviously and in the strictest sense, as 'economic', as a 'total social fact' in Marcel Mauss's sense.

The individual studies I carried out more than forty years ago in Algeria on the logic of the economy of honour and 'good faith' or on the economic and cultural determinants of practices of saving, credit or investment or, in the mid-1960s with Luc Boltanski and Jean-Claude Chamboredon on banks and their customers or, more recently, with Salah Bouhedja, Rosine Christin, Claire Givaudan and Monique de Saint-Martin, on the production and marketing of single-family houses¹ differ from economics in its commonest form in two essential respects: they attempt in each case to bring to bear all the available knowledge relating to the different dimensions of the social order – which we may list, in no particular order, as the family, the state, the school system, the trade unions, grassroots organizations, etc. – and not merely knowledge relating to banking, firms and the market; and they deploy a system of concepts, developed in response to observational data, which might be presented as an alternative theory for understanding economic action: the concept of *habitus*, which was developed as part of an attempt to account for the practices of men and women who found themselves thrown into a strange and foreign economic cosmos imported and imposed by colonialism, with cultural equipment and dispositions – particularly economic dispositions – acquired in a precapitalist world; the concept of *cultural capital* which, being elaborated and deployed at more or less the same time as Gary Becker was putting into circulation the vague and flabby notion of 'human capital' (a notion heavily laden with sociologically unacceptable assumptions), was intended to account for otherwise inexplicable differences in the academic performance of children with unequal cultural patrimonies and, more generally, in all kinds of cultural or economic practices; the concept of *social capital* which I had developed, from my earliest ethnological work in Kabylia or Béarn, to account for residual differences, linked, broadly speaking, to the resources which can be brought together *per procuracionem* through networks of 'relations' of various sizes and differing density, and which is often associated today with the name of James Coleman, who was responsible for launching it on the highly protected market of American sociology – is frequently used to correct the implications of the dominant model through the effect of 'social networks';² the concept of *symbolic capital*, which I had to construct to explain the logic of the economy of honour and 'good faith' and which I have been able to clarify and refine in, by and for the analysis of the economy of symbolic goods, particularly works of art; and lastly, and most importantly, the concept of *field*, which has met with some success in an unattributed and often rather watered-down form, in the 'New Economic Sociology'.³ The introduction of these notions is merely one aspect of a more general shift of language (marked, for example, by the substitution of the lexicon of dispositions for the language of decision-making, or

the term 'reasonable' for 'rational'), which is essential to express a view of action radically different from that which – most often implicitly – underlies neoclassical theory.

In having recourse to concepts that have been developed and applied to objects as diverse as rituals, practices, economic behaviours, education, art or literature, I would not wish to appear to be indulging in that kind of reductionist annexationism, ignorant of the specificities and particularities of each social microcosm, to which certain economists are increasingly addicted today, in the conviction that the most general concepts of the most highly refined economic thought are adequate for the analysis outside of any reference to the work of historians or social anthropologists, of social realities as complex as the family, intergenerational exchanges, corruption or marriage. In fact, I start out with quite the opposite conviction: because the social world is present in its entirety in every 'economic' action, we have to equip ourselves with instruments of knowledge which, far from bracketing out the multidimensionality and multi-functionality of practices, enable us to construct *historical models* capable of accounting, with rigour and parsimony, for economic actions and institutions as they present themselves to empirical observation. Clearly, this is achieved at the expense of a prior suspension of one's ordinary commitment to the preformed notions and assumptions of commonsense. As is shown by so many deductive models produced by economists, which are mere mathematical formalizations – and formularizations – of a commonsense insight, this break with ordinary practice is perhaps never so difficult as when what is to be questioned, such as the principles underlying economic practices, is inscribed in the most ordinary routines of everyday experience.

I can give an idea of the labour of conversion needed to break with the primal vision of economic practices only by referring to the long string of surprised, astonished and disconcerted reactions that led me to *experience* quite tangibly the contingent character of so many behaviours which form part of our normal daily round: calculation of cost and profit, lending at interest, saving, credit, the creation of a reserve, investment or even work. I remember spending many an hour peppering with questions a Kabyle peasant who was trying to explain a traditional form of the loan of livestock, because it had not occurred to me that, contrary to all 'economic' reason, the lender might feel an obligation to the borrower on the grounds that the borrower was providing for the upkeep of an animal that would have had to have been fed in any case. I also remember all the tiny anecdotal observations or statistical findings I had to put together before gradually realizing that I, like everyone else, had an implicit philosophy of work, based on an equivalence between work and money: the behaviour, deemed highly scandalous, of the mason who, after a long stay in France, asked that a sum corresponding to the cost of the meal laid on for the workers at the end of the job – a meal he had refused to attend – should be added to his wages or the fact that, despite working an objectively identical number of hours or days, the peasants of the southern regions of Algeria, where emigration has had less of an impact, were more likely to say they were 'working' than the Kabyles, who tended to describe themselves as unemployed or jobless. This philosophy which to me (and all those like me) seemed self-evident was something that some of those observed, in particular the Kabyles, were just *discovering*, wrenching themselves with enormous effort from a vision, which I found very difficult to conceive, of activity as *social occupation*.⁴ And I can also remember feeling a kind of amused stupefaction at the extraordinary story of the children of Lowestoft in Norfolk, England, who, as the French newspaper of 29 October 1959 reported, had set up a scheme of insurance against punishment which meant that for a beating the insured party received four shillings and who, in response to attempts to abuse the system, had gone so far as to add a supplementary clause to the effect that no payment would be made to those incurring punishment deliberately.

Since they lacked these 'predispositions', which the spontaneously Millian schoolchildren of Lowestoft had imbibed with their mother's milk, the economic agents I was able to observe in Alger

in the 1960s had to learn or, more exactly, *reinvent*, with greater or lesser success depending on the economic and cultural resources, everything economic theory considers (at least tacitly) as a given: that is to say, everything it regards as an innate, universal gift, forming part of human nature: the idea of work as an activity procuring a monetary income, as opposed to mere occupation on the lines of the traditional division of activities or the traditional exchange of services; the very possibility of impersonal transactions between strangers, linked to a market situation, as opposed to all the exchanges of the economy of 'good faith', as the Kabyles call it, between relatives and acquaintances or between strangers, but strangers 'domesticated', so to speak, by the provision of guarantees from close relations and intermediaries capable of limiting and averting the risks associated with the market; the notion of long-term investment, as opposed to the practice of putting in reserve, or the simple anticipation that forms part of the directly felt unity of productive cycles; the modern conception, which has become so familiar to us that we forget that it once gave rise to interminable ethical and legal debates, of lending at interest and the very idea of a contract, with its previously unknown strict deadlines and formal clauses, which gradually supplanted the honourable exchange between men of honour that excluded calculation and the pursuit of profit, and involved an acute concern with fairness etc. These are all so many partial innovations, but together they form a system because they are rooted in a representation of the future as a site of 'possibles' that are open and susceptible to calculation.⁵

I was able to verify in this way, in quasi-experimental conditions, that there are economic and cultural preconditions to the transformation of worldview demanded of those who, equipped with dispositions shaped by the precapitalist world, are thrown into the economic universe imported and imposed by colonization. Only a very particular form of ethnocentrism, which assumes the guise of universalism, can lead us to credit economic agents universally with the aptitude for rational economic behaviour, thereby making disappear the question of the economic and cultural conditions in which this aptitude (here elevated into a norm) is acquired, and the question of what actions are indispensable if these conditions are to be universalized. It is, in fact, by breaking radically with the anti-genetic prejudice of a so-called pure science, that is to say, a profoundly de-historicized and de-historicizing science, because it is based (like the Saussurian theory of language) on the initial bracketing out of any social rootedness of economic practices, that one can once more present in the proper light (that is to say, as historical institutions) social realities whose apparent self-evidence is ratified and consecrated in economic theory.

Everything economic science posits as given, that is, the range of dispositions of the economic agent which ground the illusion of the ahistorical universality of the categories and concepts employed by that science, is, in fact, the paradoxical product of a long collective history, endlessly reproduced in individual histories, which can be fully accounted for only by historical analysis: it is because history has inscribed these *concomitantly* in social and cognitive structures, practical patterns of thinking, perception and action, that it has conferred the appearance of natural, universal self-evidence on the institutions economics claims to theorize ahistorically; it has done this by, among other things, the *amnesia of genesis* that is encouraged, in this field as in others, by the immediate accord between the 'subjective' and the 'objective', between dispositions and positions, between anticipations (or hopes) and opportunities.

Against the ahistorical vision of economics, we must, then, reconstitute, on the one hand, the genesis of the economic dispositions of economic agents and, especially, of their tastes, needs, propensities or aptitudes (for calculation, saving or work itself) and, on the other, the genesis of the economic field itself, that is to say, we must trace the history of the process of differentiation and autonomization which leads to the constitution of this specific game: the economic field as a cosmological

obeying its own laws and thereby conferring a (limited) validity on the radical autonomization which pure theory effects by constituting the economic sphere as a separate world. It was only very gradually that the sphere of commodity exchange separated itself out from the other fields of existence and its specific *nomos* asserted itself – the *nomos* expressed in the tautology ‘business is business’; that economic transactions ceased to be conceived on the model of domestic exchanges, and hence no longer governed by social or family obligations (‘there’s no sentiment in business’); and that the calculation of individual gain, and hence economic interest, won out as the dominant, if not indeed exclusive principle of business against the collectively imposed and controlled repression of calculating inclinations associated with the domestic economy.

The word ‘conversion’, which may seem inappropriate or excessive, forces itself upon us once we realize that the universe into which the newcomers must enter is also, just as much as the one they are leaving behind, a universe of belief: paradoxically, the universe of reason is rooted in a worldview which, though it has the principle of reason (or, if one prefers, the principle of economy) at its centre, does not have reason as its central principle. Observing the enforced conversions, often very costly and painful, which the newcomers to the strictly ‘economic’ economy have by force of necessity to undergo, doubtless enables us to form a rough idea of what happened during the origins of capitalism when dispositions were being invented at the same time as the field in which they were to find scope for deployment was gradually being established. The *spirit of calculation*, which is in no way implicated in the no doubt universal capacity to submit behaviour to calculating reason, gradually wins out in all fields of practice over the logic of the domestic economy, which was based on the repression, or more precisely the denial, of calculation: to refuse to calculate in exchanges between members of the household is to refuse to obey the principle of economy, as aptitude and propensity to ‘economize’, or ‘make economies’ (of effort, trouble and, subsequently, work, time, money, etc.), a refusal which may no doubt eventually promote a kind of withering away of the propensity and aptitude for calculation. Whereas the family provided the model for all exchanges, including those we regard as ‘economic’, it is the economy, now constituted as such and recognized as such, with its own principles and its own logic – the logic of calculation, of profit, etc. – which, to the horror of the Kabyale father whose son demands a wage from him, now claims to govern all practices and exchanges, including those within the family. It is from this inversion of the scale of values that economics as we know it was born (And whose implications some particularly intrepid economists, like Gary Becker, are merely following out – their very thinking being its unreflected product – when they apply models constructed in accordance with the postulate of calculating rationality to the family, marriage or art.)

In a kind of confession to itself, capitalist society stops ‘deluding itself with dreams of disinterestedness and generosity’: registering an awareness, as it were, that it has an economy, it constitutes the acts of production, exchange or exploitation as ‘economic’, recognizing explicitly such the economic ends by which these things have always been guided. The ethical revolution that enabled the economy eventually to be constituted *as such*, in the objectivity of a separate universe governed by its own laws (the laws of self-interested calculation and unfettered competition for profit), finds its expression in ‘pure’ economic theory, which registers the social dissociation and practical abstraction that give rise to the economic cosmos by inscribing them tacitly at the heart of its construction of its object.

Paradoxically, this process is itself inseparable from a new form of repression and denial of the economy and the economic that establishes itself with the emergence of all the fields of cultural production based on the repression of their economic and social conditions of possibility.⁶ It is only by accepting a break that tends to consign certain practices to the inferior world of the economy that is formed, as we have seen, by divesting productive acts and relations of production of their proper

symbolic aspect – that the various universes of symbolic production were able to assert themselves ~~closed and separate microcosms in which wholly symbolic, pure, disinterested actions~~ (from the standpoint of the economic economy) are carried out. The emergence of these universes which, like the scholastic worlds, offer positions from which one can feel justified in apprehending the world from a lofty distance as spectacle, and in organizing it as an entity solely intended for knowledge goes hand in hand with the invention of a scholastic worldview that finds one of its most perfect expressions in the myth of *homo oeconomicus* and in ‘rational action theory’, the paradigmatic form of the scholastic illusion, which leads the scholar to project his thinking into the minds of the active agents and to see as underlying their practice (that is, as informing their ‘awareness’) his own spontaneous or elaborated representations or, worse, the models he has had to construct to account for their practices.

A number of observers, alerted by such especially perceptive economists as Maurice Allais, have noted that a systematic discrepancy exists between theoretical models and actual practices,⁷ and various works of experimental economics (themselves not always entirely free from the scholastic illusion) have shown that, in many situations, economic agents make choices systematically different from those predicted in the economic model: either they do not play the game in accordance with the predictions of game theory, or they resort to ‘practical’ strategies, or they evince a concern to act in conformity with their sense of fairness or justice and to be treated in the same way themselves. This empirically observed discordance is merely the reflection of the structural discrepancy I have analysed from my earliest work as a social anthropologist, between the logic of scholastic thought and practical logic or, to use the phrase Marx used of Hegel, which I find bears considerable repetition ‘between the things of logic and the logic of things’. There can be no doubt that the dispositions and schemas shaped by immersion in a field which, like the economic, is distinguished from other fields in several respects, and particularly by an exceptional degree of ‘formal rationalization’,⁸ can engender practices that show themselves to be (at least roughly) in accordance with rationality without our being able to suppose for all that that they always have reason as their underlying principle. It is true that the penalties imposed in this field are stringent and unambiguous (prices represent a ‘hard reality’) and that behaviour here can be openly directed to the maximization of individual gain without attracting the label ‘cynical’ or ‘opportunist’. Economic interest, to which we erroneously tend to reduce any kind of interest, is merely the specific form assumed by investment in the economic field when that field is perceived by agents equipped with adequate dispositions and beliefs – adequate because they are acquired in and through early and protracted experience of its regularities and necessity. The most basic economic dispositions – needs, preferences, propensities – are not exogenous, that is to say, dependent on a universal human nature, but *endogenous* and dependent on history that is the very history of the economic cosmos in which these dispositions are required and rewarded. This means that, against the canonical distinction between ends and means, the field imposes on everyone, *though to varying degrees depending on their economic position and capacities* not just the ‘reasonable’ means, but also the ends, of economic action, that is to say: individual enrichment.

It is not ‘decisions’ of the rational will and consciousness or mechanical determinations resulting from external powers that underlie *the economy of economic practices* – that reason immanent in practices – but the dispositions acquired through learning processes associated with protracted dealings with the regularities of the field; apart from any conscious calculation, these dispositions are capable of generating behaviours and even anticipations which would be better termed *reasonable* than *rational*, even if their conformity with calculative evaluation tends to make us think of them, and treat them, as products of calculating reason. Observation shows that, even in this world where the

means and ends of action, and the relationship between the two, are to a very high degree explicitly expressed, agents are guided by intuitions and anticipations arising out of a practical sense which very often leaves the essential factors implicit and which, on the basis of experience acquired in practice engages in strategies that are 'practical' in the dual sense of implicit – i.e. non-theoretical – and expedient – i.e. adapted to the exigencies and urgent pressures of action.⁹

(By virtue of the fact that the 'economic' logic of interest and calculation is inseparable from the constitution of the economic cosmos in which it is generated, strictly utilitarian calculation cannot fully account for practices that remain steeped in the non-economic; and, above all, it cannot explain what makes the object of calculation possible, that is to say, the formation of the value on which calculation is to be performed, or – and this amounts to the same thing – the production of what I shall term the *illusio*, the fundamental belief in the value of the stakes and of the game itself. This can be clearly seen in the case of fields such as the religious or the artistic, where the social mechanisms of the production of non-'economic' – in the narrow sense – interests obey laws that are not those of the economic field: they may conform locally to the principle of economy – for example, in recourse to the prayer wheel or in applying the '*do ut des*' formula ('I give that you may give') to exchanges with supernatural powers – without there being any hope of understanding their working, even very partially, on the basis of that principle alone. Similarly, no amount of calculation regarding the calculations which take place in the art market – or, *a fortiori*, the world of science or even the bureaucracy – will contribute one jot to an understanding of the mechanisms which constitute the work of art as a value that can be subject to economic calculation and transactions. And the same is not untrue, though this is much less clearly evident, in the economic field: if, in fact, we set aside certain historical situations, such as those I was able to observe in Algeria, or some relatively extraordinary social conditions – for example, the condition of adolescents from working-class backgrounds who, having acquired through schooling, even where this was not a happy experience, dispositions which are less strictly matched to probable positions than those of their elders, resorted to various means to avoid simple reproduction – everything conspires to make us forget the social character of the constructed, and hence arbitrary and artificial, character of investment in the economic game and its stakes: the ultimate reasons for commitment to work, a career or the pursuit of profit in fact lie beyond or outside calculation and calculating reason in the obscure depths of a historically constituted habitus, which means that, in normal circumstances, one gets up every day to go to work without deliberating on the issue, as indeed one did yesterday and will do tomorrow.)

The 'scholastic bias' I have just described is doubtless not the only cause of the distortions currently affecting economics. Unlike sociology, a pariah science that is always under suspicion for its supposed political leanings, and from which the powerful expect nothing but a minor, general, somewhat ancillary knowledge of techniques of manipulation or legitimation, and which, as a result, is less exposed than other disciplines to demands likely to threaten its independence, economics is always more of a state science and is, as a result, haunted by state thinking: being constantly preoccupied with the normative concerns of an applied science, it is dependent on responding politically to political demands, while at the same time defending itself against any charge of political involvement by the ostentatiously lofty character of its formal, and preferably mathematical, constructions.

It follows from this that, between economic theory in its purest, that is to say, most formalized form, which is never as neutral as it wishes to believe or make out, and the policies implemented in its name or legitimated through it, agents and institutions are interposed that are steeped in all the assumptions inherited from immersion in a particular economic world, which is the product of a singular social history. Neoliberal economics, the logic of which is tending today to win out

throughout the world thanks to international bodies like the World Bank or the International Monetary Fund and the governments to whom they, directly or indirectly, dictate their principles of 'governance',¹⁰ owes a certain number of its allegedly universal characteristics to the fact that it is immersed or embedded in a particular society, that is to say, rooted in a system of beliefs and values, an ethos and a moral view of the world, in short, an *economic common sense*, linked, as such, to the social and cognitive structures of a particular social order. It is from this particular economy that neoclassical economic theory borrows its fundamental assumptions, which it formalizes and rationalizes, thereby establishing them as the foundations of a universal model.

That model rests on two postulates (which their advocates regard as proven propositions): that the economy is a separate domain governed by natural and universal laws with which governments must not interfere by inappropriate intervention; the market is the optimum means for organizing production and trade efficiently and equitably in democratic societies. It is the universalization of a particular case, that of the United States of America, characterized fundamentally by the weakness of the state which, though already reduced to a bare minimum, has been further weakened by the ultra-liberal conservative revolution, giving rise as a consequence to various typical characteristics: a policy oriented towards withdrawal or abstention by the state in economic matters; the shifting into the private sector (or the contracting out) of 'public services' and the conversion of public goods such as health, housing, safety, education and culture – books, films, television and radio – into commercial goods and the users of those services into clients; a renunciation (linked to the reduction in the capacity to intervene in the economy) of the power to equalize opportunities and reduce inequalities (which is tending to increase excessively) in the name of the old liberal 'self-help' tradition (a legacy of the Calvinist belief that God helps those who help themselves) and of the conservative glorification of individual responsibility (which leads, for example, to ascribing responsibility for unemployment or economic failure primarily to individuals, not to the social order, and encourages the delegation of functions of social assistance to lower levels of authority, such as the region or city); the withering away of the Hegelian–Durkheimian view of the state as a collective authority with a responsibility to act as the collective will and consciousness, and a duty to make decisions in keeping with the general interest and contribute to promoting greater solidarity.

Moreover, American society has no doubt pushed to the extreme limit the development and spread of the 'spirit of capitalism', the product of an ethical revolution which Max Weber saw as paradigmatically personified in Benjamin Franklin, with his extolling of the increase of capital elevated into a 'calling' [*Beruf*]; and also the cult of the individual and 'individualism', the basis of the whole of neoliberal economic thinking, which is one of the pillars of the *doxa* on which, as Dorothy Ross argues, the American social sciences were built;¹¹ or, again following Dorothy Ross, the extolling of the dynamism and flexibility of the American social order, which, in contrast to the rigidity and risk-aversiveness of European societies, leads to linking efficiency and productivity with a high degree of flexibility (by contrast with the constraints imposed by a high level of social security) and even to elevating *social insecurity* into a positive principle of collective organization, capable of producing more efficient and productive economic agents.¹²

This is to say that, of all the characteristics of societies in which the economic order is 'immersed' the most important for contemporary societies is the form and force of its state tradition, which one cannot ignore, as certain hurried and eager-to-please politicians do, without running the risk of proposing as progressive advances measures that are potentially terribly regressive, such regression being currently invisible, but inescapable in the more or less long term. Not unlike the French politicians and senior civil servants who, in imposing, doubtless in good faith, a new policy of housing subsidy in the 1970s, a policy inspired by a neoliberal vision of the economy and society, did not

know that they were preparing the ground for the conflicts and dramas that were later to bring the inhabitants of the large public estates, now deserted by their better-off occupants, into a long-lasting opposition to the inhabitants of petit-bourgeois suburban housing.¹³

The state is the culmination and product of a slow process of accumulation and concentration of different species of capital: a capital of physical force, in the form of the military and the police (which is evoked by Weber's definition of the state as exercising the 'monopoly of legitimate physical violence'); economic capital (which is necessary, among other things, to provide the funding for the physical force); cultural or informational capital, accumulated in the form of statistics, for example, and also in the form of instruments of knowledge endowed with universal validity within the limits of its competence, such as weights, measures, maps or land registers; and, lastly, symbolic capital. In this way, it is able to exert a determining influence on the way the economic field functions (and also, though to a lesser extent, on the other fields). This is the case chiefly because the unification of the market of economic goods (and also of symbolic goods, the marriage market being one dimension of this) accompanied the construction of the state and the concentration of different species of capital brought about. This means that the economic field is, more than any other, inhabited by the state, which contributes at every moment to its existence and persistence, and also to the structure of the relations of force that characterize it. This it does mainly through the different, more or less circumstantial 'policies' it implements as and when it sees fit (for example, its 'family policies' which, through inheritance laws, the tax regime, family allowances and social assistance, have the effect on consumption – particularly on the consumption of houses – and standards of living) and, at a deeper level, through the structural effects produced by budgets, expenditure on infrastructure, particularly in the fields of transport, energy, housing and telecommunications, the taxation (or exemption from tax) of investment, control of the means of payment and credit, training of labour and the regulation of immigration, and the definition and imposition of the rules of the economic game, such as, for example, the labour contract – all these being so many political interventions which make the bureaucratic field a macroeconomic stimulator, playing its part in ensuring the stability and predictability of the economic field.

It is evident, then, that the immersion of the economy in the social dimension is such that, however legitimate the abstractions made for purposes of analysis, we must keep clearly in mind that the true object of a real economics of practices is nothing other, in the last analysis, than the economy of the conditions of production and reproduction of the agents and institutions of economic, cultural and social production and reproduction or, in other words, the very object of sociology in its most complete and general definition. The very immensity of the task means that we have to resign ourselves to forfeiting a measure of elegance, parsimony and formal rigour, that is to say, abdicating the ambition of competing with the purest economics, without for all that ceasing to propose models, but models based on description rather than deduction alone, and capable of offering effective antidotes to that *morbis mathematicus* (mathematical sickness) which the thinkers of the Cambridge School already saw in the Cartesian temptation of deductive reason.¹⁴ And afford ourselves the pleasure of discovering that there can perhaps be the beginnings of solutions to some of the problems which so vex economists, such as why rich people do not spend all their wealth before they die or why, more simply, the young help the old or vice versa, once we leave behind the rarefied atmosphere of pure theory.

Part I

The House Market



There is no critique of the assumptions of economics, no challenge to its shortcomings and limitations, that has not been expressed somewhere or other by an economist. This is why, rather than follow so many other writers and indulge in ineffective, sterile questionings of economic principles that are certain in the end to appear either ignorant or unjust, I have ventured here to confront an object that is typically assigned to the economy, namely, the production and marketing of single-family houses, and to do so using the weapons of social science, causing to emerge in the process *over and above these immediate concerns, as it were*, a set of questions relating to the anthropological vision the majority of economists deploy in their practice.

Economic choices in respect of housing, whether to buy or to rent, whether to buy an old house or a new one and, in the latter case, whether to buy a traditionally built house or an 'industrial' one, depend, on the one hand, on the (socially constituted) economic *dispositions* of the agents – particularly on their tastes – and the economic resources they can summon and, on the other, on the *state of supply* of dwellings. But the two terms of the canonical relationship, which neoclassical economic theory treats as unconditioned givens, depend in turn, more or less directly, on a whole set of economic and social conditions produced by 'housing policy'. In effect, the state – and those who are able to impose their views through it – contributes very substantially to *producing the state of the housing market*, doing this largely through all the forms of regulation and financial assistance aimed at promoting particular ways of bringing tastes to fruition in terms of housing, through assistance to builders or private individuals, such as loans, tax exemptions, cheap credit, etc. And it does this particularly, by directly or indirectly guiding the financial – and also emotional – investments of the various social categories in respect of housing. For example, every measure aimed at diminishing the supply of accessible rented property – by reducing the funds allotted to the production of low-cost social housing – redirects a section of potential tenants towards home ownership, which is itself varyingly attractive depending on the level of personal financial assistance available and the cost of credit. Similarly, a policy such as that laid down in the French housing law of 1977 was the culmination of a whole set of initiatives aimed at steering towards ownership the 'choices' of those social categories who were up to that point the least inclined to satisfy their housing needs in this way and at making access to the ownership of their dwellings a major form of financial investment for them. (In the minds of some who were behind this policy, who associated social housing with collectivism or socialism, this also meant directing them towards a lasting attachment to the established order and hence towards a form of conservatism.)

In short, the market in single-family houses is (as all markets no doubt are to varying degrees) the product of a *twofold social construction* to which the state contributes crucially: the construction of demand, through the production of individual dispositions and, more precisely, of systems of individual preferences – most importantly regarding ownership or renting – and also through the allotting of the necessary resources, that is to say, state assistance for building or for housing, as defined in laws and regulations whose genesis can also be described; the construction of supply

through the policy of the state (or the banks) in respect of credit to building companies, which contributes, together with the nature of the means of production used, to defining conditions of access to the market and, more precisely, a company's position within the structure of the – highly dispersed – field of house builders and, hence, the structural constraints applying to the decisions made by each of them with regard to production and advertising. And one has only to take the analysis a step further to discover that demand is only specified and defined fully in relation to a particular state of supply and also of social (and, particularly, legal) conditions (building regulations, planning permissions etc.) which allow it to be satisfied.

One can hardly fail to see, particularly where the purchase of a product so laden with meaning as a house is concerned, that the 'subject' of economic action has about it nothing of the pure consciousness of the subject of orthodox theory, a consciousness wholly devoid of a past, and that economic strategies, which, through the dispositions responsible for them, are very deeply rooted in the individual and collective past, are most often integrated into a complex system of strategies of reproduction and are thus laden with the whole history of that which they aim to perpetuate – namely the domestic unit, itself the product of a work of collective construction which is once again largely attributable to the state; and that, correlatively, economic decisions are not taken by isolated economic agents, but by a collective, group, family or enterprise functioning as a field.

It must be the aim of analysis, then, to describe the structure of the field of production and the mechanisms that determine its functioning (instead of being content with the mere recording, which would itself require explanation, of statistical co-variations between variables and events) and also the structure of the distribution of economic dispositions and, more especially, of tastes in respect of housing; not forgetting to establish, by a historical analysis, the social conditions of the production in this particular field and of the dispositions able to find more or less complete fulfilment in it.

Dispositions of the Agents and the Structure of the Field of Production



Many of the particularities of the production of dwellings and of the relationships formed between construction firms result from the particular characteristics of this product, which has a particular substantial symbolic component. As a material good which (like clothing) is exposed to the general gaze, and is so *on a lasting basis*, this form of property expresses or betrays, in a more decisive way than many other goods, the social being of its owners, the extent of their 'means', as we say; but it also reveals their taste, the classification system they deploy in their acts of appropriation and which, in assuming objective form in visible goods, provides a purchase for the symbolic appropriations of others, who are thereby enabled to situate the owners in social space by situating them within the space of tastes.¹ Moreover, it is the occasion of particularly substantial *investments*, both economic and affective:² as a consumer good which, by its high cost, constitutes one of the most difficult economic decisions of a whole domestic life-cycle, a decision fraught with enormous consequences, it is also an 'investment' in the sense of being a non-financial form of saving and an investment good and as such is expected to retain or enhance its value, while at the same time affording immediate satisfactions.³ In this regard, it is the central element in a *patrimony*, which is expected to last at least as long as its owners, and even to survive them as a transmissible heritage.

The mythology of the 'house'

However, one can fully understand the investments of all kinds made in the house – in money, labour, time and emotion – only when one sees, as the double meaning of the word 'house' reminds us, referring as it does both to the dwelling and the totality of its inhabitants, that it is inseparable from the *household* as a durable social group and from the collective project of perpetuating that household. We know, indeed, that in some cultural traditions, particularly in peasant and aristocratic usage, the word 'house' refers both to the material residence and to the family which lived, lives or will live there, a social entity whose transcendence in relation to individual persons asserts itself precisely in the fact that it has at its disposal a patrimony of material and symbolic goods – and, particularly, a name, which is, in many cases, different from that of its members – handed down directly from one generation to the next.⁴ In many societies, building a new house is, as in old Kabylia, a collective enterprise, mobilizing the entire agnatic group in a voluntary *corvée* (particularly, for the transporting of the beams) that coincides with the founding of a new family. And even today, a 'building' project is almost always associated with the project of 'starting a home' (or enlarging one), of building a house in the sense of a household – in other words, the creation of a social group united by bonds of alliance and kinship, reinforced by the ties of cohabitation.⁵

So, to treat the house as a mere capital good, characterized by a particular rate of amortization, and to view the purchase of a house as an economic strategy in the narrow sense of the term, ignoring the system of reproduction strategies of which it is one instrument, would be to strip the product and the economic act of all the *historical properties*, effective in certain historical conditions, which they owe to their insertion in a historical fabric, and which ought to be written into the science, because they are built into the reality in which its object is steeped. What is being tacitly asserted through the creation of a house is the will to create a permanent group, united by stable social relations, a lineage capable of perpetuating itself over time in a manner similar to the durable, stable, unchangeable *residence*. It is a collective project for, or wager on, the future of the domestic unit, that is, on its cohesion, its integration or, if one prefers, on its capacity to resist break-up and dispersal. And the very undertaking that consists in choosing a house together, fitting it out, decorating it and, in short, making it a 'home' that feels to be truly a 'home of one's own' – among other reasons because one loves in it the sacrifices of time and effort it has cost, and also because, as a visible attestation of the success of a shared project carried out in common, it is the ever renewed source of a shared satisfaction – is the product of affective cohesion which in its turn intensifies and reinforces that cohesion.

An anthropological analysis of what is invested in houses should also take into account the inherited fund of collective or private (and particularly literary) mythologies which attaches to them and which, as we shall see, is constantly evoked, revived and reactivated by the rhetoric of advertising.⁶ However, in reminding ourselves of the anthropological constants which, even today, underlie the dominant representation, we should also not forget the variations of signification and function of houses depending on the milieu and the moment. The social use of the house as the stable, long-standing residence of the household presupposes the tradition of *settlement* (as opposed to all the various forms of temporary or permanent nomadism) specific to agrarian economies favouring rootedness to a particular piece of land and immutability over time. This ties in with a conservative view of the world that values all forms of rootedness (the *Heimat* and the *heimlich*, which *völkisch* ideology contrasts with 'wandering' and rootlessness) and extols the enchanted social relations, conceived on the model of an integrated family, of the idealized agrarian 'community' (*Gemeinschaft*).

The purchase of a house, being connected with the family as *household*, and with its permanence over time, which it presupposes and also aims to guarantee, is both an economic investment – or at least a form of accumulation of capital as an element of a lasting, transmissible patrimony – and a social one, in so far as it contains within it a wager on the future or, more exactly, a biological and social *reproduction project*. The house is inextricably linked with the family as a social unit oriented towards its own biological reproduction: it is an element, as a necessary, but not sufficient condition, in child-rearing plans; and as a unit oriented also towards its social reproduction: it is one of the chief means by which the domestic unit ensures that a certain transmissible heritage is accumulated and preserved. It follows that changes in the traditions by which the domestic unit is constituted or dissolved (in particular, the rise in the divorce rate and a decline in the practice of different generations living under one roof) are liable to affect, more or less directly, strategies with regard to housing – particularly the choice between home ownership and renting.

The more or less unconscious dispositions which lead to the house being constituted in practice as the stable residence of a permanent household mean that, where houses are concerned, no doubt by way of metonymic contamination of container by content and mode of production by product, most economic agents have a preference for a technology of manufacture that has no equivalent except in some food products and, more generally, in all luxury goods. Being attached to a so-called traditional mode of production, conceived as a guarantee not just of technical quality but also of symbolic *authenticity*, they are almost always inclined to favour the 'handmade' house, built in the old style, either in reality or in imitation mode (the 'mason-built house'⁷ made of breeze blocks, produced on industrial lines but individually owned and situated in an authentically or fictively rural setting (housing estate), over the industrially built house (or accommodation in a jointly owned block). And, as we shall see below, the

socially constituted housing need is particularly developed among the consumers most imbued with successorial traditions, whose aim is to perpetuate the 'house', particularly through the privileges accorded to the eldest of the descendants.

A full definition of the properties of the product requires an appreciation of the relationship between its objective characteristics, both technical and formal, and the inseparably aesthetic and ethical patterns of the habitus that structures the perception and appreciation of it. It is this which defines the *real demand* with which producers have to contend. And the economic constraints and attractions that lead to the observed purchasing decisions are established as such only in the relationship between a certain state of supply proposed by the field of production and a certain state of the requirements registered in the dispositions of the buyers, who thus contribute to the constraints which they are subject. As a consequence, we have to conceive supply and demand, and the relationship between them, in entirely new terms. At a given moment, *supply* presents itself as a *differentiated and structured space of competing suppliers whose strategies depend on the other suppliers* (and not as an aggregated total of independent suppliers). And it is because it is itself structured (particularly by state intervention) that supply can satisfy and exploit the *demand*, also differentiated and structured, which it has in part contributed to creating.

Though it is not incorrect to say that production produces consumption, supply, by the very fact that it tends to eliminate some or all of the other possible ways of satisfying housing need (for example the renting of single-family houses), contributes to imposing a particular way of satisfying this need while apparently respecting the rights of the sovereign consumer; and, similarly, the firms capable of organizing their activity in such a way as to confer the appearance of traditional craft work on industrial mass production can succeed only to the extent that they manage to make consumers pay very dearly for their more or less phantasmic desire for a detached, durable, transmissible, 'hand-made' house. (It is no doubt in this respect that the housing market shares in the characteristic logic of the art market, in which there is also a preference for a technology dominated by the cult of the authenticity of '*manifattura*', as guaranteed by the signature, which affords proof that the work is made by the hand of the 'master' and is, consequently, 'master-built').

Advertising is so effective only because it panders to pre-existing dispositions in order to better exploit them, subjecting the consumer to its demands and expectations in the guise of serving those dispositions (by contrast with a political policy, which might be said to use a realistic knowledge of those dispositions to work to transform them or displace them on to other objects).⁸ To this end it uses effects which we must, at the risk of shocking the reader, term 'poetic'. Like poetry, and with quite similar means, it plays on the *connotations* of the message, systematically drawing on the power of poetic language to evoke lived experiences, 'specific to all individuals, variable between individuals and variable also in the same individual between one moment and another'.⁹ It mobilizes words and images capable of summoning up the experiences associated with houses, which we may describe without contradiction, as both shared and individual, commonplace and unique. They are shared inasmuch as they owe something to cultural tradition, and, in particular, to inherited cognitive structures such as those brought out by the structural analysis of the internal space of houses or of the relationship between domestic and public space. They are unique in what they owe to the socially specified form which the encounter with domestic words and entities has assumed for each of us over the course of a singular history.

This can be seen very clearly from the analysis Marc Augé offers us of his experience as a reader of real estate advertisements.¹⁰ In making explicit the subjective experiences advertisements evoke in his mind (that of an educated, male town-dweller), he reveals the mechanisms on which advertising discourse (and, more generally, all poetic discourse) relies in order to summon up the world of private

connotations: on the one hand, the enchanted memory of primal experiences, which are both situated in time and place, and hence unique, and translocal and trans-historic (in so far as every childhood contains something of all childhoods); on the other hand, the range of literary associations which are at least as creative of the seductive power of evocative words and suggestive images as they are expressive of that power. The symbolic effect of the advertisement is the product of a collaboration between the writers, who draw on their inherited cultural fund of words and images capable of awakening unique experiences in their readers, and the readers, who contribute to conferring on the inductive text the symbolic power it exerts on them or, better, the *spell* it casts over them. The reader, armed with their previous experiences, both of the ordinary, and also the literary, world, projects on the text/pretext the aura of correspondences, resonances and analogies which make it possible for them to recognize themselves in it. And it is because they *feel at home*, as we say, in the little, private mythology of the domestic world offered to them that they can make it their own; that they can both appropriate it and at the same time allow themselves to be possessed by it. 'The system of advertisement overall', writes Augé, 'operates as a selective trap whose mechanisms might be said to work to guide the different categories of victim towards the chambers specifically designated for them.'¹¹ The magic and charm of the words partake directly of the magic and charm of the things they evoke: the pleasure the reader feels in inhabiting his or her houses of words – 'ancient priories', 'old mills', 'poor houses' or 'eighteenth-century manor houses' – is merely a symbolic anticipation of the pleasure of inhabiting (of feeling 'at home' in) a world of things that remains indissociable from the world of words necessary to name and dominate – in a word, to *domesticate* – them.

The house is the object of a whole set of activities which (using an adjective borrowed from Ernst Cassirer) we might term 'mythopoetic', whether these are verbal activities, such as the exchanges and delighted comments on improvements accomplished or to be accomplished,¹² or practical activities such as 'do-it-yourself', this latter the site of genuine poetic creation, its ultimate expression being the *palais du Facteur Cheval*.¹³ these demiurgic interventions contribute to transmuting the mere technical object, which is always neutral and impersonal, and often disappointing and inadequate, into a kind of irreplaceable, sacred reality – into one of those *churingas* in which, as in family portrait albums or tombs, the lineage affirms and celebrates its unity and continuity.¹⁴

The space of the buyers and the social genesis of preferences

However, there is a danger that the anthropological – or phenomenological – analysis of the signification of the house will lead us to forget that, in this field as elsewhere, experiences and expectations are differentiated, and are so according to a principle which is simply that of the position occupied in social space.¹⁵ The desire for possession, within the context of which the enchanted representation of the house as residence is effected, does not itself have the universality tacitly accorded to it by phenomenological (or ethnological) analysis. And it is quite noticeable that the ways in which it is satisfied have undergone a profound change. In fact, the link between house and patrimony, and hence, also, family, has weakened: whereas the levels of direct transmission of the category of heritage that is the house are declining (among recent homeowners, in 1984 those who owed their housing to inheritance or settlement represented only 9 per cent of the total¹⁶), purchase through borrowing represents the most common mode of acquisition of a main residence, and the burden of average credit repayments weighs increasingly on the budgets of households in which people are becoming homeowners at an ever younger age and are not waiting to inherit their parents' dwelling, which is indeed, in the great majority of cases, ultimately sold off.

Unlike what was observed in earlier generations, where it was almost always by inheritance or

slow accumulation of savings that property ownership was achieved, the homeowners of more recent generations see the acquisition of property as a means of meeting their housing needs, while at the same time building up a patrimony in terms of real estate. At the same time, saving has been falling steadily (from 18 per cent in 1970 to 12 per cent in 1987, without any corresponding increase in household credit, which has remained stable over the same period).¹⁷ But, at a deeper level, statistics show clearly that preferences vary according to different factors: economic capital, cultural capital, the structure of overall capital, social trajectory, age, marital status, number of children, position in the family life-cycle, etc.

The concern to take into account the *system of determining factors* here compels us to free ourselves from the limitations inherent in monographs devoted to *preconstructed* populations (low-income households, the retired, the self-builders known as ‘*castors*’ or ‘new entrants’) and the simplifications typical of the *partial explanations* with which statistical analyses most often content themselves. For example, the survey which is carried out at regular intervals by INSEE (Institut National de la Statistique et des Études Économiques – National Institute for Statistics and Economic Studies), using substantial samples (29,233 households in 1984, 23,606 in 1978), covers the current housing situation and present trends within it, the system of housing finance, the main characteristics of households, etc., but it leaves out such important explanatory factors as social trajectory over several generations (or, at least, father’s occupation); and the analysis offered does not accord proper weight to such factors as cultural or technical capital (where, indeed, the division of labour between researchers concentrating on different factors or populations – ‘new entrants’ for one, the rented sector for another etc. – does not prevent any comparison and overall synthesis).¹⁹

From the secondary analysis of a set of tables produced at our request using the data from the housing survey carried out by INSEE in 1984, it emerges that one’s chances of entering the proper housing market depend on the *volume of capital* possessed, which undoubtedly operates as a necessary, but not sufficient condition, but that the propensity to buy rather than to rent depends above all on the *structure of that capital*, that is to say on the relative proportions of economic and cultural capital.²⁰

The rate of owner-occupation of houses does not increase very greatly with income: it ranges from 35.2% for the lowest income group to 43.1% for the highest. By contrast, the rate of flat ownership varies a great deal: it rises from 8.1% for the lowest income group to 22.1% for the highest. When one looks not at the whole range of owners and tenants, but at those who, at the time of the survey, had moved into their present dwelling within the last three years, the proportion of homeowners in 1978 ranges from 8.9% among the lowest income group to 35.4% among the highest, with the proportion of flat owners growing just as greatly, as income increases.²¹

It seems as though a minimum volume of capital is required before the decision to become a homeowner is taken, or home ownership seems too bold an undertaking below a certain threshold: when asked the various reasons for not buying a house or a flat, 45% of white-collar workers and 42% of blue-collar workers cite lack of financial resources as the main reason, as against only 24% of members of intermediate occupations, higher executives and professionals.²² The fear of falling into debt, in a situation in which one does not know ‘what the future holds’, is also mentioned more often by white-collar workers (15%) than by the other categories (8%). Many more (18%) craftsmen, shopkeepers and entrepreneurs/corporate managers than higher executives and intermediate occupations (2%) or blue-collar workers (1%) indicate that investment in property is no longer a good enough economic proposition.

Everything inclines us, then, to conclude that the *structure of capital* plays a determining role in the choice between purchasing and renting: if we leave aside the retired, it is among the categories appreciably richer in economic than cultural capital, and which depend mainly on economic capital for their reproduction, that the proportion of homeowners is highest. For example, in 1984 the figures are as follows: entrepreneurs/corporate managers 76.8 per cent, craftworkers 66.1 per cent, farmers 60.1 per cent. We know that, generally, the proprietors of industrial and commercial concerns invest (in a broad sense of the term) more than all other categories in the *possession of material goods*: houses and luxury cars. There is every reason to suppose that the fact that these categories, where levels of occupational heredity are very high, depend very greatly on the *economic heritage* for their reproduction predisposes them to regard the dwelling as an element of transmissible patrimony and the most important of all *family investments* (and also, in some cases, to see it as a genuine speculative investment).

Percentages owning and renting houses and flats by socio-occupational category of head household, 1984

	Owned			Rented			Other	Total
	House	Flat	Total	House	Flat	Total		
Farmers	61.3	3.7	65	8.9	7.6	16.5	18.5	100
Semi-skilled workers	28.3	3.8	32.1	14.7	47.3	62	5.9	100
Skilled workers	39.1	6.4	45.5	10.4	38.8	49.2	5.3	100
Foremen	55.3	9.3	64.6	8.9	19.8	28.7	6.7	100
Service employees	21.7	7.6	29.3	5.3	47.6	52.9	17.9	100
Retired blue-collar	47.4	7.9	55.3	8.7	25.2	33.9	10.8	100
Craftsmen	54.6	11.5	66.1	6.6	22.4	29	4.8	100
Shopkeepers	44.4	14.1	58.5	9	25.9	34.9	6.6	100
Retired craft/shopkeepers	50.2	19.5	69.7	3.1	19.3	22.4	7.9	100
Police	25.8	4.5	30.3	8.7	37.5	46.2	23.4	100
Commercial employees	21.5	6.1	27.6	5.6	57.2	62.8	9.6	100
Clerical, private sector	23.9	13.2	37.1	5.6	50.4	56	6.8	100
Clerical, public sector	28.4	8.4	36.8	5	51.6	56.6	6.6	100
Retired white-collar	39.1	13.1	52.2	4.8	34	33.8	9	100
Intermediate occupations, private	36.3	15.4	51.7	6.6	35.7	42.3	6	100
Intermediate occupations, public	36	11.2	47.2	6.9	38.5	45.4	7.4	100
Technicians	43.4	13.7	57.1	6	32.2	38.2	4.6	100
Primary teachers	39.8	13.8	53.6	5.2	30.5	35.7	10.8	100
Retired intermediate occupations	52.0	18.2	70.2	3.9	20.8	24.7	5.1	100
Entrepreneurs, corporate managers	50	26.3	76.8	1.9	16.7	18.6	4.6	100
Executives, private	36.1	22.4	58.5	8.8	27.7	36.5	5	100
Engineers	41.8	18.3	60.1	9.7	25.4	35.1	4.8	100
Executives, public	32.5	17.4	49.9	10.1	29.6	39.7	10.5	100
Teachers	33.9	15.8	49.7	6.5	32.7	39.2	11.1	100
Professionals	42.3	23.5	65.8	6.5	24.1	30.6	3.6	100
Artistic	20.6	16.6	37.2	9.1	44.7	53.8	8.9	100
Retired executives	46.6	31.1	77.7	3.3	16.3	19.6	2.8	100
Other	27.2	9.5	36.7	5.8	38.3	44.1	19.3	100
Total	39.7	11.1	50.8	7.8	32.9	40.7	8.6	100

Source: INSEE survey, 1984; table produced at our request.

By contrast, the proportion of homeowners is distinctly lower in the categories with high cultural capital. Within the field of power, in keeping with a logic already observed in many other areas, entrepreneurs/corporate managers, who are more often homeowners, stand opposed to the teachers, artistic occupations and public sector managers, who are more often tenants, the intermediate positions being occupied by private sector executives, engineers (closer to public sector managers and teachers) and professionals (closer to the employers). Within the middle strata, one finds an analogous structure, with craftsmen and shopkeepers, who are more often homeowners, at one end of the scale and, at the other, primary school teachers and intermediate occupations in the public sector (the white collar workers in companies and the civil service being homeowners much less often than the other categories).

Whereas among the fractions richer in economic than cultural capital the rate of home ownership is hardly dependent on income at all, it is closely linked to it among the fractions richer in cultural than economic capital, who we know have resorted more than others to credit to finance their acquisition of property: 88 per cent of entrepreneurs/corporate managers with less than 100,000 francs of annual income in 1984 are house owners, as against 44.5 per cent of those who have between 100,000 and

200,000 francs (this is undoubtedly linked to the fact that the lowest income entrepreneurs/corporate managers live more often in rural areas or small towns).²³ Similarly, among craftsmen, the proportion of homeowners is 56.5 per cent for those with incomes below 50,000 francs, 54 per cent for those in the middle income range, and 54.5 per cent for those with incomes above 100,000 francs. The small traders and farmers with the highest incomes own their own houses a little more often than those with the lowest incomes (among professionals, who combine economic with cultural capital, the fact of being a homeowner or a tenant is not dependent on income level). By contrast, there are particularly strong variations among primary school teachers and intermediate occupations in the public service: fewer than 10% of the lowest paid primary school teachers (who are also the youngest) own a house, as against more than 60 per cent of those earning more than 150,000 francs, and similar variations are also found among intermediate occupations in the public services. Similarly, among engineers and managers (in both the public and private sectors) the rate of home ownership increases greatly with income.

As for *cultural capital*, this has practically no visible effect on the level of ownership within each social category, whatever the income. However, in the lower categories, it seems that a minimum of educational capital, characterized by possession of a CEP or a CAP,²⁴ is the necessary condition for access to property (there is no doubt also a link here with ascetic dispositions, indicated by a low rate of fertility), the probability of ownership being lower among blue- and white-collar workers and technicians or intermediate occupations with no educational qualifications than among those with a CEP or CAP, who are themselves more likely to be homeowners than the members of the same categories who have a BEPC or baccalaureate.²⁵

The category of holders of the CEP or CAP enables us to grasp the effects of a particular kind of cultural capital which finds a particularly visible point of application in accession to home ownership: *technical capital* (the capital of the DIYer), partly acquired at school and reasonably well attested by the possession of a CAP (see in appendix I to this chapter, 'Technical capital and ascetic dispositions', pp. 78–81). Thus, standing at the top of the hierarchy of manual workers, whose technical capacities they doubtless possess in the highest degree, foremen and supervisors²⁶ can commit the capacities, partly acquired at school (certified by academic qualifications such as the CAP or the BEP), and developed over their careers, to the service of the ascetic dispositions which doubtless explain their career advancement and incline them to make many sacrifices to acquire a house built in part, wholly (in the case of the '*castors*') by themselves, often with the help of work colleagues or members of their families.

Among new house-buyers who are the first owners of the dwellings they occupy, unskilled industrial workers and craftsmen, skilled storage/handling workers, white-collar workers in the commercial sector and intermediate occupations in the public services (all categories situated in the 'left-hand' sector of social space, on the 'public' side) more often (according to the INSEE survey of 1984) say that they chose a house model from a catalogue (more than 48 per cent in each of the groups); fewer farmers, craftsmen, small traders, entrepreneurs/corporate managers and professionals (categories which depend, for their reproduction, on economic capital) use this mode of construction (fewer than 25 per cent in each of these categories).

Mode of house construction (new owners)

	Total self-build	Planned by self or professional	Catalogue house	Developer	Total
Farmers	4.2	75.8	18.3	1.7	100
Semi-skilled workers	8.4	31.8	48.1	1.7	100
Unskilled workers	9.4	34.9	43.6	12.1	100
Foremen	12.5	36.8	35.9	14.8	100
Retired blue-collar	9.9	55.5	29.2	6.3	100
Craftsmen	25.5	49.3	19.7	5.4	100
Shopkeepers	10.6	56.0	24.0	9.5	100
Retired craftworkers, shopkeepers	9.9	52.7	27.9	9.4	100
Police, military	3.6	35.7	38.8	21.9	100
Commercial employees	5.1	36.1	49.9	8.9	100
Clerical staff, civil service, private sector	3.2	33.2	46.1	17.6	100
Clerical staff, public sector	4.8	36.5	38.3	20.4	100
Retired white-collar	3.3	60.0	34.9	1.8	100
Intermediate occupations, private sector	3.2	40.7	38.6	17.4	100
Intermediate occupations, public sector	1.5	27.3	48.4	22.8	100
Technicians	6.2	41.7	34.1	18.0	100
Teachers, primary	4.3		26.9	16.1	100
Retired, intermediate occupations	4.1	52.8	43.0	5.0	100
Entrepreneurs, corporate managers	18.1	49.5	21.6	10.8	100
Executives, private	0.9	47.7	33.1	18.3	100
Engineers	5.8	39.3	32.9	21.9	100
Executives, public	1.3	40.0	38.8	19.9	100
Teachers, secondary and higher	8.0	47.8	25.9	18.3	100
Professionals		75.1	19.0	5.9	100
Retired executives	2.3	72.2	22.7	2.8	100
Total	7.6	42.0	37.1	13.2	100

We have left out of the calculations those households which are not the first owners of their houses.

Source: INSEE survey, 1984; table produced at our request.

Moreover, we know that the propensity to attach greater importance to the technical, and less to the symbolic, aspect of the house increases as we move down the social hierarchy. Analysis of the data produced by the study carried out in 1984 by the Institut Français de Démoscopie on a representative sample of 998 persons brings out a particularly marked opposition where ideas about prefabricated houses are concerned between individuals at the top of the economic, social and cultural hierarchy on the one hand (respectively, the persons with the highest incomes; higher executives and professionals; and individuals with the highest educational qualifications and university background) and, on the other, those with the lowest incomes, blue-collar workers or unemployed, who have received only a primary education.²⁷ The former have the most negative representation of prefabricated houses: they are the readiest to believe that people build such houses only because they cannot afford a traditional house, or wish to avoid all the administrative formalities. The latter more often express the view that one may have good reason to choose a prefabricated house and that those who make that choice are showing a taste for modern ways; they believe this type of house is more solid and easier to personalize. Everything seems to confirm that, as we have seen in other areas in practice, the most economically and, in particular, culturally deprived adhere, without of course developing this into a conscious theory, to an aesthetic we might term *functionalist*, which is free (by default) of the prejudices associated with cultural level: considering houses as instruments which have to be comfortable, safe, solid, readily available and open to further development if need be, they have a technicist view of houses, a view bolstered by the technical skill they can commit to the

sample content of The Social Structures of the Economy

- [download Spellbound](#)
- [click The Philosophical Strangler \(Joe's World\)](#)
- [download How to Make Money With Real Estate Options: Low-Cost, Low-Risk, High-Profit Strategies for Controlling Undervalued Property....Without the Burdens of Ownership!](#)
- [download Bullet-Proof Abs: Beyond Crunches \(2nd Edition\)](#)
- **[download online Poetic Rhythm: An Introduction](#)**
- [download Big Nate: Mr. Popularity](#)

- <http://rodrigocaporal.com/library/The-Rise--Creativity--the-Gift-of-Failure--and-the-Search-for-Mastery.pdf>
- <http://wind-in-herleshausen.de/?freebooks/Fundamentals-of-Human-Resource-Management--11th-Edition-.pdf>
- <http://growingsomeroots.com/ebooks/New-Perspectives-on-Microsoft-Office-2013--First-Course.pdf>
- <http://test.markblaustein.com/library/The-Khufra-Run.pdf>
- <http://ramazotti.ru/library/Instructor-Solution-Manual---An-Introduction-to-Mechanical-Engineering--3rd-Edition-.pdf>
- <http://xn--d1aboelcb1f.xn--p1ai/lib/Big-Nate--Mr--Popularity.pdf>