Seeding Global Collaboration

Housing Policies in and on the mode of the sixth functional specialty

by

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At a first approximation, one thinks of the course of social change as a succession of insights, courses of action, changed situations, and fresh insights. At each turn of the wheel, one has to distinguish between fresh insights that are mere bright ideas of no practical moment and, on the other hand, the fresh insights that squarely meet the demands of the concrete situation. Group bias, however, calls for a further distinction. Truly practical insights have to be divided into operative and inoperative; both satisfy the criteria of practical intelligence; but the operative insights alone go into effect for they alone either meet with no group resistance or else find favor with groups powerful enough to overcome what resistance there is. (Insight p.249)

**Introduction**

In this paper in and on the sixth functional specialty Policies, I will use housing as a case study. The paper proposes some housing research policies and some housing policies and, shows how in operating in Policies, a researcher will draw upon the results of Foundations and pass on their results to Systematics.

I have divided the paper into five parts each with a number of sections. Part 1a begins by outlining three contexts for this paper: a personal context; the context of my struggle towards understanding and then operating within the framework of Functional Collaboration; and, the context of presuppositions of doing ‘housing policies’ and the consequent personal and collaborative difficulties in doing ‘housing policies’ in the absent context of functional collaboration in housing.

Part 1b is prior to Policies and seeks to fill in, in a common sense way, the gaps of the first five functional specialties. Part 2 seeks to operate with the functional specialty Policies and propose some policies for housing research and housing, while Part 3 outlines the task I am handing on to the seventh functional specialty, Systematics and Part 4 reflects on what I have done.

Here, I must also make two introductory notes of clarification. First, I note that Lonergan in *Method of Theology* uses the singular in relation to the ‘understanding the past’ functional specialties – Research, Interpretation, History and Dialectic – but uses the plural in relation to ‘looking to the future’ – Foundations, Doctrines, Systematics and Communications. This, it seems to me, to indicate the plurality of expressions of the human spirit. So, in my discussion of Housing Policies I will pick up various expressions of housing.

Second, throughout the essay I use the term ‘Policies’ rather than ‘Doctrines’. I do this for two reasons. As outlined in the personal context in Part 1a, throughout my working career I have been involved in proposing and advocating housing policy and this is the term most commonly used in everyday discourse and in the social sciences. For me, the term ‘policies’ is associated with a wider meaning of action and new directions whereas ‘doctrines’ is associated with statements and verbal expressions.

**Part 1a: Contexts**

**A personal context**

I first encountered Lonergan’s *Insight* and *Method in Theology* in the early 1970s. After having taken *Method in Theology* as a subject within a theology degree in the late 1970s, my concerns and focus shifted into housing policy.

For over thirty-five years, I have been involved in housing management, housing policy and housing research. For two years I worked as a housing manager living on a high-rise public...
housing estate in Melbourne, Australia. I later went on to become a founding member, director (chairperson/treasurer) and tenant of a small housing co-operative in inner Melbourne. As a community development worker for five years, I was involved in the development of different types of housing organisations — emergency housing services, housing information and referral services, housing co-operatives and tenant organisations. Over 12 years as a housing policy worker I was in the forefront of community organisations researching, analysing and critiquing government housing policies, advocating for better housing policies and developing infrastructure for the newly emerging community housing sector in Australia.

Over the past 12 years, I have shifted more into housing research rather than housing policy at the Swinburne Institute of Social Research (within Swinburne University of Technology).

During my time as a housing policy worker and research, I wrote (or was involved in a team that wrote) papers on a range of topics including:

- various submissions on Australian and Victorian housing policies;
- papers envisaging a future for social housing, reviewing performance monitoring, discussing the future of high-rise public housing, advocating housing affordability for low-income households and proposing new housing directions for people with a disability;
- Australian Housing and Urban Research Institute reports on a private investment vehicle for community housing, on independent living units for older people with low incomes and low assets, on rental systems, on older persons in public housing, on the motivations of private rental investors and on asset management; and,
- local government housing strategies.

Housing policy and research in which I was involved is deeply steeped in the world of common sense.

The personal struggle towards this new science of progress

Soon after coming to the Swinburne Institute for Social Research in 2002, I found myself confronted by a vast array of different types of housing research and by the many debates (at times acrimonious) among researchers. It seemed to me, however, that these debates were often at cross-purposes because the researchers were doing different things. In reaching this conclusion, I was recalling Lonergan’s work on functional specialisation that I had encountered 30 years ago.

This set me on the path of further exploration of Lonergan’s writings, in particular functional specialisation.

As I began more intensive work on functional specialisation some ten years ago, Lonergan pointed me to something beyond my current understanding of science. He proffered an invitation. My beginning was simply a matter of belief that concerted work on Lonergan’s writings would take me into a new world, open up new vistas and new horizons. He, like many scientists, writers, visionaries and social activists, is a prophet pointing to something better. He, like many others, invites us: to become better persons; to take up new challenges; to become cognisant of the injustices we perpetrate and feel the pain of disappointments and sorrows in those around us; to stop and enjoy the moments of laughter and of achievement of ourselves and those around us; to ask new questions and seek new answers; and to love more deeply and intimately. Only after ten years solid work as I ‘retrace my steps’ can I appreciate that I have reached a point where I’m beginning to understand something of what he is offering.

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3 Victoria is one of 7 States in the Australian federation.
4 For references to these various papers/reports see the bibliography of McNelis, S (2014) Making Progress in Housing: A Framework for Collaborative Research Routledge, Abingdon
5 See Insight Chapter 20, Section 4 pp.725-10
I began by re-reading *Insight* and *Method in Theology* as well as Ken Melchin’s *History, Ethics, and Emergent Probability: Ethics, Society, and History in the Work of Bernard Lonergan.* This expanded into the writings of Philip McShane, James Sauer, Matthew Lamb, William (Bill) Mathews complemented by further writings of Lonergan (in particular his two volumes on economics) and Melchin.

I was already dissatisfied with the way in which housing research and policy was conducted and its lack of traction within government decisions. My reading began to raise fundamental questions about the current culture of housing research. I became more and more critical of this culture and became convinced that it needed radical transformation if it was to provide practical and innovative advice to decision-makers.

In my reading, I recall four inter-related ‘break-through’ moments. The first was the discovery that an explanation of something (such as housing) grasped the ‘functional relations’ between the relevant, significant and essential elements that constituted this something. This grasp left aside those elements that were irrelevant, insignificant and incidental. This understanding contrasted markedly with most social science research, particularly economic research, that I had encountered. Social science research sought explanation of events in the motivations and attitudes of social/economic agents, groups or classes.

In the social sciences, much is made of the distinction between fact and value, between descriptive statements and prescriptive statements, and whether ought-statements can be derived from is-statements. A second break-through moment was the discovery that a theory in the social sciences is a theory of some value or other. Value is to be understood as “what is intended in a question for deliberation”, something worthwhile that is intended through a course of action. A value is realised, brought about, created by an individual or a group through sets of activities or sets of sets of activities. This something worthwhile intended includes everything created through human activity such as health and vitality, technologies, economic goods and services, political institutions, common meanings and personal meanings as well as the structures that facilitate and support them and that constitute an economy, a society and a culture. It is these values that need to be explained and they are explained by reference to the set of activities that constitute or bring them about. In other words, this set of activities and their relations is the set of the conditions for

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7 See [www.philipmcshane.ca](http://www.philipmcshane.ca)


13 See Melchin 1999 and 2003 op.cit


15 *Method* p.37
the occurrence of this value, this is the set of activities has to occur and to occur in certain relations to constitute or bring about this value. It is normative for the realisation of the value.  

A third break-through moment was the discovery that a theory answers a what-is-it-question and that a theory of housing is the set of related elements that are relevant, significant and essential to the constitution of housing. An explanation is an answer to a what-is-it-question. Rather than descriptive definitions, a what-is-it-question heads for and demands an explanatory definition.

A fourth break-through moment was the discovery that a theory of housing is a set of related elements which are variable and admit of a range of possibilities. (This explains why across different countries there are different housing systems.) Further, that what housing is can be distinguished from how it can be used. Housing has some role, purpose or function within the constitution of other values. These values are constituted by their own sets of related variable elements. The role of housing within the constitution of these other variables may be direct or indirect. Insofar as housing plays a role in some other value, it has a particular type of hierarchical relationship, a lower value to a higher value. In this relationship, the higher value cannot be achieved unless the lower value is achieved. At the same time, the higher value can order or systematise the particularity of the lower values so the higher value is achieved or better achieved. Through this distinction (between what housing is and its role or purpose in the constitution of other things) we can not only explain what constitutes housing but we can explain an actual operating housing system in terms of (i) a set of related variable elements that constitute housing and (ii) a set of other values that order the variable elements in particular ways.

This long 10-year process involved a slow unfolding series of personal discoveries. As a housing researcher enmeshed in a common-sense framework, I found reaching some minimal understanding of each functional specialty a major challenge; I found it very difficult to imagine, to fantasise about something which requires such a fundamental transformation of my thinking and my doing of housing research. It makes demands upon both my self-understanding and upon decisions I make as to who I will become both as a housing researcher and as person. My challenge throughout this long gestation stemmed from the great difficulty I faced in grasping who I am and what I was doing. I had to come to some understanding of my practices as a housing researcher, then some understanding of what I was doing when I was evaluating them, and finally some understanding of what I was doing when I decided to implement something new.

The context of as-yet Functional Collaboration

The goal in the functional specialty Policies is to propose a future direction for housing. As a researcher operating in this functional specialty seeking to achieve this goal I am conscious that I am building upon the (as yet to be) work of prior functional specialties. To do my work in Policies I need:

(i) from Research, the time-place data as it is ordered by a theory of housing;

16. This break-through moment occurred as a result of my seeking to understand the meaning and relevance of a comment by Melchin: “The explanandum of economics is ‘value’” [p.25 of Melchin KR 1994, “Economies, Ethics, and the Structure of Social Living”, Humanomics, vol.10, no.3, pp.21-57]. It was further provoked by an article by Sauer (1995 op.cit.) which addressed seven long-standing dichotomies in social science: fact/value, descriptive/prescriptive, is/ought, positive/normative, ethical neutrality/value permeation, denotive/normative and cause-effect/means-end.

17. For example, if we consider the set of related elements that constitute a dwelling, it would include elements such as materials and design in certain relations. The particular materials that, in part, constitute a dwelling may, however, vary. They could be one or a combination of timber, stone, bricks, concrete, glass, plastic, steel, aluminium, ice, brush, thatch, snow etc. The particular designs that, in part, constitute a dwelling may include any number of rooms in different configurations with differing purposes according to social, cultural and personal preferences. The range of these materials or designs is not unlimited; rather, there is a range of possibilities such that the particularity of the dwelling may vary.


19. This ordering of lower by higher systems is my understanding of Philip McShane’s ‘aggreformic structures’ or W1, f(p; cs; bs; zc; uac; ra).
(ii) from *Interpretation*, a theory of housing that distinguishes those elements and their relations that constitute housing and, that distinguishes and relates a complete range of values in which housing plays some role or purpose (such as a standard of living, wealth accumulation, access to goods and services, status, equity). These roles order the particularities of housing (and the elements and their relations that constitute it). In this way, I can explain the characteristics of any actually operating housing system;

Without this theory I don’t have an understanding of what does and does not constitute housing, how each role orders its particularity and how these roles relate to one another in ordering the particularity of housing. Without a theory of housing, I do not have any precise control of my understanding of housing and any policy regarding the future direction of housing will be just guess work; my policy may only be vaguely related to housing; my policy may be asking too much of housing (because it is but one of a number of related things that bring about something different). Indeed, it may even be unrelated to housing.

In my attempt to operate in the functional specialty Policies, I am operating with a very inadequate heuristic of housing; the current operative understanding of housing is implicit and ‘the leap’ to even an inadequate formulated theory remains to be made. (Once made, this theory will be a developing one.)

(iii) from *History*, an understanding of the past and current dynamics (the result of past Policies) that have produced the current actual operating housing system;

(iv) from *Dialectics*, an evaluation of these past and current dynamics (the result of past Policies) of housing development, an evaluation that appreciates what these dynamics have achieved yet recognises how these dynamics have produced variable results – at the extreme very poor housing, slums and homelessness for some people. Here I also need to draw on the experience of the histories of housing in different countries each with their own dynamics of development producing their own results; and,

(v) from *Foundations*, some new appreciation of our sociality, our being-together and an aspiration for the realisation of a better future for the whole of humanity.20

**Part 1b: Prior to Policies - filling in the ‘functional specialty’ gaps**

The context outlined in Part 1a points to two major problems I face in moving housing forward. First, as a result of my personal context of deep involvement in housing policy and research operating within the practicalities of its taken-for-grant world of everyday common sense, my habit is to propose immediately practical solutions to the problems of housing in Australia (from within my particular viewpoint). So my thinking is in terms of doing this or that practical activity rather than in terms of what value or what future direction will promote the development of housing.

Any attempt at Policies presupposes not just an understanding of the role of this functional specialty within Functional Collaboration but also the results of the five prior functional specialties. My second problem, then, is the ‘as yet to be’ of the five functional specialties mentioned above.

In this context, I want to propose policies in two related areas: first, a new direction for housing research; and second, a new direction for housing. They are related in that future housing directions will depend upon our understanding of housing and that understanding will depend upon the methods we use. The inadequacies of housing are, in part, related to the inadequacies of housing research. Both sets of policies have their basis in Foundations. So, in the absence of the functional specialty Foundations, I will engage in a fantasy in two senses: fantasy as speculation on what might emerge from Foundations; fantasy as envisioning a new future in which Foundations will decide to thematise a new appreciation of our capacity for performance – our capacity to understand, our capacity to create something worthwhile, our capacity for sociality and collaboration and, our capacity ‘to be’ in the world.

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20 Part 2 below will illustrate more concretely the relationship between these functional specialities and the functional specialty Policies.
In trying to forge a new direction in housing research and housing, I have not only to understand and respond to the mess in both but also to work out a trajectory or set of trajectories for their future development. In the absence of Functional Collaboration, I have to somehow ‘fill in the gaps’ or rather, the chasm. And to do so here, I cannot but operate within an inadequate common sense mode. So, I will begin this Part by discussing and complexifying the analogy of the Dr House team as an illustration of the ‘policy’ problem faced in Policies. I will then go on to describe, in the mode of policy analysis often used in housing research, the mess of housing and past policies. This is followed by a section which moves beyond critique to a new appreciation of our capacity to understand and our capacity for sociality as foundations for something new in the future. Finally, on the basis of the foregoing, Part 2 will propose some housing research policies and some housing policies.

An analogy of the current mess of housing and housing policies

Recently, Phil McShane used the analogy of the Dr House team to illustrate the mess with which we are confronted. In the analogy, the Dr House team is presented with a patient with an unknown illness. A whole range of biological systems are not working, are ‘out of sync’. The particular system within which the ‘sickness’ lies (i.e. whose conditions for recurrence are not met) is difficult to detect because a range of systems is affected and because the failure lies in some part of some system and a whole range of systems depends upon the health of this system. The identification of what is wrong depends upon the heuristic of the Dr House team, i.e. their current understanding of the human organism as a set of inter-related systems (and sub-systems): circulatory, respiratory, skeletal, nervous, muscular, endocrine, lymphatic, integumentary, digestive, urinary and reproductive systems and the various sub-systems that constitute each of these systems. Further, the identification depends upon an understanding of the possibilities, the variations and the ranges within which these systems and sub-systems can operate; it depends upon an understanding of all these systems and their inter-relationships, an adequate theory or heuristic of the whole human organism. The aspiration of a healthy organism will be realised when the ‘sick’ element is identified, when the conditions for the proper functioning of this one element become the policies or future directions for implementation, when these conditions ‘fit’ with all the systems and when these conditions are actually put in place.

The larger aspiration, however, is for a further development of the human organism. Dr House’s team not only bring an understanding of each single system, an understanding of the sub-systems that constitute each system, an understanding of each single system in relation to all other systems, an understanding of their possible relations, variations and ranges of operation and an understanding of how these systems together constitute the human organism as a whole, they also bring an understanding of these various systems and sub-systems as they change and adapt over time in response to their internal and external environment, as they develop through time as the human organism moves from childhood through to adulthood and an understanding of the shifting dynamic of development.21

It is in this context that they propose and implement a solution (or when one solution is not effective to go and propose another solution) to restore the sick human organism health and on the path to further development. That solution will depend upon the stage of development of the human organism.

Understanding the mess of housing and past policies

One of the symptoms of the current mess in housing, even in countries with developed economies, is the difficulty that a significant proportion of households (individuals, groups, families) have in finding housing that is affordable, in good condition and appropriate to their needs: at the extreme, some households are homeless; others live in slums, in sub-standard, unhealthy and even dangerous housing; some live in housing poverty struggling to pay their rent or mortgage repayments; some live in housing without adequate water supply and sewerage, without adequate

21 It is a shifting dynamic of development, as I would suspect that at different ‘stages’ of development, one or other of these various systems ‘takes a leading role’.
facilities, without ventilation, heating and cooling; some live in housing located in places that have poor physical and social infrastructure, that have poor access to employment, to medical, educational, retail and recreational services; some are asset-rich living in grand houses but income-poor and so unable to maintain their housing etc.

One pervading context for this mess in housing seems to be the dominant dynamic of wealth accumulation or profit maximisation. Throughout the housing system – the ownership/control, rezoning and development of land, the design of neighbourhoods and housing, the construction, rehabilitation, reconfiguration and conversion of dwellings and, the exchange of land and dwellings — wealth accumulation is the dominant motivation and housing is tailored according to the extent to which different groups with different wealth/income can serve this end. Within this dynamic, financial viability is not an adequate standard. Rather, the standard is higher – selective investment in those enterprises in which, it is anticipated, returns will be maximised.

Thus, the dynamic of ‘wealth accumulation’ increasingly compromises different aspects of housing, such as: the ownership and use of land; the impact of building materials, housing design and housing utilities on the environment; housing standards and quality; the establishment and maintenance of neighbourhood communities; the social demands of higher density living; security of tenure; the exclusion of people from decisions; and, personal space ‘to dwell’ etc. But housing is not a simple entity. It incorporates a range of elements. While ‘wealth accumulation’ forms the context for change in housing, change also occurs in each of the elements.

At different times in the history of housing, some aspects of housing have been more predominant than others while other aspects have receded. Various dynamics throughout the 19th and 20th century in developed economies have brought about change in housing. In the 19th century, poor housing standards and the proximity of dwellings to noxious and malodourous industries threatened the health not just of local inhabitants but also the wider community. A strong planning movement led to the introduction of land use planning legislation (separating areas for residential land uses from other land uses) and minimum building standards legislation. Throughout the 20th century, the increasing efficiency in the housing construction industry led to new building techniques, new building materials, new building types (such as high rise living) and new building technologies. In the latter half of the 20th century, the desire of households to purchase their housing (rather than renting) spawned a series of financial innovations and, the failure of the housing system to provide housing to significant portions of the population produced a social housing movement. An environmental movement has sought to preserve, respect and enhance our environment by considering the impact of housing on the natural and ecological environment and changing the materials used in housing construction, the siting, design and environment of dwellings and the types of supporting infrastructure (water, electricity, gas, sewage etc.) etc. Self-help and participatory democracy movements continue to promote housing co-operatives, neighbourhood groups, tenant groups, self-management groups and various forms of community organisations advocating for better housing conditions. Different religious beliefs find expression in particular aspects of the design, form and use of housing. For example, for some people, concern and action around housing poverty is an expression of their solidarity in the Kingdom of God; feng shui is often used to determine the design and layout of dwellings; some religious beliefs find expression in the separation of spaces for men and for women, in dietary requirements, in separate spaces for food preparation and in the inclusion of a prayer room, a shrine, religious hangings and adornments within a dwelling.

This short list of dynamics highlights the various dimensions of housing: environmental, technology, economics, politics, cultural and religious. Some aspects of housing have changed as a result of these dynamics. Around the dominant dynamic of ‘wealth accumulation’ and each of the secondary dynamics (and there are many more of them) there coalesces a movement which accentuates the contribution, the achievement and the possibilities of each and downplays the negatives. In this narrow interest lies the bias of the group.

One housing issue of particular concern to housing researchers is housing poverty. Various policies have been adopted to address this issue: shelters for the homeless which may also include a range of services to meet other health and social needs; public housing; housing

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22 As noted above, a dynamic is the result of past Policies.
provided by community organisations, by charities, by foundations and trusts etc.; government income support (including rental/housing assistance); incentives to direct private sector housing to low-income households such as tax credits; planning and building regulation etc.

Indeed, what becomes apparent as we consider the pre-suppositions of these various policies is the extent to which these policies reflect an understanding of the ‘causes’ of housing poverty. A housing policy may attribute poor housing to the inadequacies of individuals – they are lazy and are not prepared to work; they are sick, have a terminal or debilitating illness, have a disability (whether a physical, intellectual or sensory disability) or, have a mental illness; they belong to certain ethnic or cultural group; they are too fussy and expect too much, etc. Or, the housing policy might attribute housing poverty to the inadequacies of an economic system that discriminates against certain households. The latter housing policies can range from those that ‘complement’ the current economic system (with some compromises) through those that seek to shift the grounds on which the current economic system is based (such as through housing co-operatives) to those that seek the abolition of the current economic system (such as through state confiscation of private property).

To varying extents these policies (presupposing different understanding of the ‘causes’ of housing poverty) have been tried over the past century and have become entrenched within different groups and classes as the best way forward. We are then confronted with the question: what is their contribution to the development of housing, housing-as-a-whole? To what extent have the interest of particular groups and classes over-estimated their contribution and distorted the development of housing?

Indeed, reflecting on questions such as these, we can discover that these responses to housing poverty (i.e. past housing policies) not only reflect the ‘causes’ of housing poverty, they are also an expression of an understanding of humanity, an understanding of myself/ourselves/others, an understanding of our relationships, a vision for the future, for what we can become etc. They not only reflect an acceptance of households living in housing poverty, they reflect the attempts of others to maintain their current way of life - living in luxury and accumulating wealth – and attempts to promote this as good. As such they can become a form of personal aggrandisement; housing becomes a status symbol; exclusive suburbs or gated communities promote the formation of groups with a common culture and their separation from other groups (whose different culture can disturb the equilibrium of the group). While a few households with wealth and income can realise these directions, most just aspire to them and in doing so these directions have become taken-for-granted worthwhile housing directions.

Like the Dr.House analogy, the disease of housing lies within one sub-system among a number of sub-sub-systems, sub-systems and systems that constitute an economy, a society, a culture, a personal identity. Housing poverty is a symptom of many sub-systems ‘out of sync’. The question remains as to how to go forward. What is the intelligent, reasonable, responsible and adventurous thing to do that will not only restore the health of housing, of the economy, society, culture and personal identity but will also take the next step in its development.

**Implementing a new appreciation of our capacity for performance: Foundations**

While Dialectic discovers something new about our capacity for performance, Foundations is grounded in the decision to operate on this basis. The following seeks to thematise this decision as fantasy about the future. Here, the fantasy results in deciding to implement a new appreciation of our capacity for performance in understanding, in collaboration and in dwelling in the world.

**A. Deciding to implement a new appreciation of our capacity for understanding**

Policies to be proposed in Part 2 have their grounds in a decision to implement a new appreciation of our capacity for performance in four aspects of understanding:23

(i) the (re)discovery of theory or explanatory definition

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23 In *Insight* Lonergan takes us on a personal journey of discovering our capacity for understanding in increasingly complex ways. Beginning with some simple illustrations, he asks us sequentially to distinguish theoretical and common sense understanding, genetic understanding and dialectical understanding.
(ii) an integration of the disciplines
(iii) an integration of the diverse methods used in housing research, and
(iv) a new heuristic of the economy.

First, the question, what is it, is answered not through describing the characteristics or purpose of something but by explaining the occurrence of something in terms of the conditions necessary for its occurrence, i.e. the set of elements and their relations that constitute its occurrence. It moves beyond the associations in time and place that dominate current social sciences to systematic correlations. It results in a more precise grasp and control of what is under consideration.

“One of the tasks of the specialty Doctrines is to make precise the content of popular doctrines: the precising is quite remote, as are the results of all the specialties, from commonsense meaning.”

This new appreciation of our capacity to understand poses some difficulties for commonsense understanding. The dynamics of housing development (see above) are values that different groups seek to realise, they are “what is intended in a question for deliberation” (Method p.37) – will I realise this value?

Within the world of commonsense, these dynamics are real. In the world of theory, however, their reality remains something yet to be determined. In this world, we raise a question about the value are we seeking to realise. Is it? Is it real? What constitutes this value? What is intended by deliberation. For instance, while commonsense understanding talks about ‘wealth accumulation’, in the world of theory we are seeking for the elements that constitute wealth accumulation. Without such a theory, I cannot then go on to consider whether ‘wealth accumulation’ is, i.e. whether it is real. It certainly is within a common sense framework but the real issue is whether (and it what way) it is a value.

The difficulties inherent in such questions are illustrated by considering the many households at the extreme of housing poverty, those who are homeless. Homelessness describes a situation in which many households find themselves. It is a descriptive understanding not an explanatory understanding which would identify the set of elements and relations that constitute homelessness. However, what becomes evident as we seek the intelligibility of homelessness by seeking an answer to the question, what is homelessness, is that homelessness is not intelligible. It is part of the social surd “that (1) is immanent in the social facts, (2) is not intelligible, yet (3) cannot be abstracted from if one is to consider the facts as in fact they are” (Insight Chapter 7, Section 8.2, p.255). Thus, we cannot arrive at an explanatory understanding of homelessness as such, for it is not real, it is not something that is intended by deliberation (and we can only intend for deliberation some value or other – we cannot intend evil!). Rather homelessness is to be understood as the absence of something else, the absence of some value that is intended by deliberation. We can only arrive at an understanding of homelessness by understanding something else. For Policies, the import of this is that homelessness is not eliminated directly but through the promotion of something else, something that is worthwhile.

Thus, the functional specialty Policies relies upon explanatory understanding which is reached in the functional specialty Interpretation, as it (Policies) intends value rather than some vague common sense view of what is wrong with the current situation.

Second, there is the question as to how the various dynamics (referred to above) are related to one another and to housing? Indeed, what is the broader context within which housing plays a role – in an economy, in a polis, in a culture, in the ultimate context of the Kingdom of God? So, for instance, in the example of housing poverty (referred to above and below), current responses range imprecisely across these different dimensions. By relating these various dynamics together within the broader context within which housing plays a role, we can more precisely locate where

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24 We thus define something in terms of the method of its constitution.
25 This type of thinking which seeks to associate events in time and place dominate both quantitative and qualitative research in the social sciences. This, I think, is one of the points that Terry Quinn is making in this Chapter on “Interpreting Lonergan’s Fifth Chapter of Insight”.
26 McShane P 2002, Pastleyenes Pastmodern Economics: A Fresh Pragmatism, Axial, Halifax, p.87
the problem lies: some aspects of the problem are economic (inadequate responses to phases in the trade cycle) whereas as others lie in the polis (the decisions whereby the costs and benefits of economic production are inequitably distributed within the population), in a culture (owner-occupation as the preferred tenure) or in a religion (it is what it is because God ordains it so).

It is the role of the functional specialty Interpretation to specify the range of possible relations between housing and its broader context. It is this specification that will account for the differences in the characteristics of an operating housing system between one country and another.

Third, while housing research has utilised a broad range of methods, their integration has been problematic. Functional Collaboration draws these methods together in a new way, refoconcing them as the ways in which answers can be found to a complete set of eight questions.

Fourth, Lonergan’s writing on economics present a new heuristic of economics. The critical point of difference here is that this heuristic is based upon a quite precise understanding of what it is to understand. This new heuristic is an explanatory definition or theory of economics in a context which rigorously distinguishes economics from technology, politics, cultural studies etc.27

B. Deciding to implement a new appreciation of our capacity for solidarity, collaboration and dwelling in the world

Part 2 on reaching for Policies also has its grounds in a decision to implement a new appreciation for our capacity for performance in collaboration and in dwelling in the world. As Michael Shute in some recent articles has indicated, collaboration has a long history.28 However, here a new appreciation of collaboration (which has its roots in our sociality) is emerging in the face of centuries of individualism. A new appreciation of our capacity for ‘dwelling in the world’ is reflected in Aaron Mundine’s chapter on “Functional History and Functional Historians” with its cultivation of a relaxed pace.29

Part 2: Reaching for Policies: new directions in housing research and housing

The results of the functional specialty Foundations are the thematisation of the horizon within which future decisions will implement a new appreciation of:

(i) our personal and collective capacity for performance in understanding, one which distinguishes and integrates a range of different questions and the respective methods by which these questions are answered; and,

(ii) our need to dwell in the world.

This fantasy about creating something new in history is passed on to the functional specialty Policies.

The functional specialty Policies proposes that this fantasy can be implemented through the selection of certain values.

The housing researcher operating in the functional specialty Policies faces three problems:

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27 It is this aspect of Lonergan’s economics that many economists such as Paul Oslington have failed to grasp (for example, see the 2011 article “Lonergan’s Reception among Economists: Tale of a Dead Fish and an Agenda for Future Work” in Method: Journal of Lonergan Studies, 2(1), 67-78 and the 2012 article (with Neil Omerod and Robin Koning) “The Development of Catholic Social Teaching on Economics: Bernard Lonergan and Benedict XVI” in Theological Studies, vol.73, no.2, pp.391-421) and, why Michael Shute has great difficulty communicating his economics (see his Chapter on “Communicating Macroeconomics Dynamics Functionally”).


29 This harkens back to a traditional notion of complacency. See Frederick E. Crowe, "Complacency and Concern in the Thought of St.Thomas." Theological Studies 20 (1959), 139, 1982390, 345395.
(i) in moving forward, a housing policy will, in some way, incorporate a series of discoveries – of what is and is not relevant to housing;

(ii) if we are to chart a way forward for housing by proposing a new direction for its development then we have to come to terms with each of the questions posed for Research, Interpretation, History, Dialectics and Foundations, and;

(iii) it is only within the context of answers to these questions that the researcher operating within the functional specialties can (i) grasp the current dynamic of development of housing (in its larger economic, political, cultural and religious contexts) and, (ii) make the adventurous leap (which is also attentive, intelligent, reasonable and responsible) into proposing/prioritising/re-prioritising the value or dynamic which will promote the further development of housing.30

Housing research: a new methodological framework

Operating in the functional specialty Policies I propose that housing research operate within the framework of Functional Collaboration which distinguishes a complete set of eight inter-related questions and the methods by which each of these questions is answered.31

Further, I propose that we will reach a more adequate understanding of housing by developing an explanatory definition or heuristic in which is grasped (i) the significant, relevant and essential elements and their relations that constitute the occurrence of housing, and (ii) the ranges of possible relationships between the particular characteristics of housing and the function that housing plays in the achievement of other values (such as various economic, political, cultural, personal and religious meanings).32

In addition, I propose that a more adequate understanding of the economics of housing will distinguish between, on the one hand, the production of new housing within the two circuits of production (basic and surplus) with its final sale contributing to the standard of living and, on the other hand, the exchange of existing housing.33

Finally, I propose that the functional specialty Policies asks the question: what new operative dynamic or vector will best promote the future development of the current actual operating housing system into future systems? The functional specialty Policies will focus on the housing system as whole, on the totality of its purposes.34

30 So now, I hope, you can appreciate my problem as I seek to operate in the functional specialty Policies. I do not have an adequate heuristic of housing, i.e. an understanding of housing as a set of inter-related systems (and sub-systems) and its possible contribution to (or relationship to) an economy, a society, a culture and the Kingdom of God. This is the function of Interpretation. Indeed, I don’t have a solid grasp of the dynamics of an already operating housing system. This is the function of History. I don’t have a solid grasp of the contribution of these various dynamics to the progress in housing etc.

31 Explanatory note: this method (i) relates and restructures a range of disparate methods that are currently haphazardly used in the social sciences (ii) distinguishes specialties within the process of moving from the current situation to implementing something new while maintaining the whole of housing throughout the process.

32 Explanatory note: the current mode of understanding operates within the horizon of commonsense where the occurrence of housing is understood in terms of the motivations and interests of the major actors – planners, land developers, builders, estate agents, governments, consumers and other political interests. See, for example, the work of Ball and Harloe as outlined in Chapter 4 of Making Progress in Housing op.cit.


34 Explanatory note: Current discussion of housing policy operates from a particular viewpoint, whether governments or organisations, and what they want or what others want from housing. It is policy in the interests of a particular organisation or group. In contrast, the functional specialty Policies uses a more adequate heuristic of housing developed by the functional specialty Interpretation (see above), grasps the vectors within the current actual operating housing system as understood by the functional specialty History and draws on the appreciation/critique of the functional specialty Dialectic to propose new directions or vectors that bring about future development of housing as whole. It is a vector through which not only housing will be better realised but also the full range of purposes in which housing plays a role.
Housing Policy

I propose that the vector of ‘dwelling in the world’ will take housing to its next stage of development. Housing plays a role in constituting this vector and, as such, the characteristics of housing will need to be adapted to achieve this vector.35

Descriptively I would understand that housing would contribute to ‘dwelling in the world’ by providing a place of ‘privacy and security’, where there is ‘the possibility of intimacy’, where ‘intimacy can be protected’, where ‘we can be complacent – take what we are and what we have for granted – where we can ‘exercise some control’ and make choices, where we can express our self and where we share ‘a common interest based on the shared experience of housing itself’.36

Part 3: The functional specialty Polices handing on to the functional specialty Systematics

How can these methodological Policies for housing research contribute to a better understanding of housing? How can housing contribute to the constitution of ‘dwelling in the world’ given the current ranges of technological, economic, political, cultural and religious requires many adaptations in the characteristics of housing.

Here I am passing on some policies for the future development of housing research and housing to Systematics. The question for Systematics is: what course of action will integrate these new vectors or policies within the complex series of contexts that constitute housing research and an actual operative housing system at the present time? The answer to this question will integrate these new vectors within these ecological, technological, economic, political, cultural and religious contexts.

So, for instance, Systematics would consider the vector of ‘dwelling in the world’:

(i) in the context of climate, the land on which it is located, the materials extracted etc. already taken-for-granted by land and housing developers, natural resource industries etc.;
(ii) in the context of the materials used for building, tools, design, siting etc. already taken-for-granted by producers of building materials, builders, planners and architects;
(iii) in the context of how housing is produced and exchanged;
(iv) in the context of how housing is distributed and the conditions under which they are occupied;
(v) in the context of the cultural meanings of relationship with the land, location, architecture etc., and
(vi) in the context of the religious meanings of ‘dwelling in the world’.

Part 4: Some concluding personal reflections on what I have done

If there is any movement here in doing Policies, it is in identifying the problem a bit more clearly. Indeed I find myself somewhat overwhelmed by the task given the absence of at least a theory of housing. So, as you see, I still have some work to do on the guts of Policies. There, in Part 2, I've only indicated in a few paragraphs some future directions for housing research and housing stemming from Foundations, a decision to implement a fantasy of a new appreciation of our capacity for performance in human understanding and in human solidarity, collaboration and dwelling in the world.

35 Explanatory note: As noted previously, a range of vectors are currently operative within housing, some more dominant than others: wealth accumulation; land-use planning; enhancing the natural and ecological environment through changes in materials, technologies, site design, physical infrastructure; financial mechanisms and instruments; self-help and participatory democracy etc. By proposing a vector of ‘dwelling in the world’, I am proposing that the particular characteristics of these vectors are adapted in such a way that this value is achieved.

36 See Peter King (2008) In Dwelling: Implacability, Exclusion and Acceptance, Farnham, Ashgate
Throughout Part 2, the ongoing struggle was to identify what it means to operate within the functional specialty Policies, in particular to distinguish this from practical proposals that would emerge in the functional specialty Communications. Moreover, it is a struggle to identify the method of Policies and it leads me back to further work on what is happening when making judgments of value\textsuperscript{37} as bringing about new possibilities. However, the surprising feature, at least to me, was the extent to which the functional specialty Policies drew not only upon the results of the functional specialty Foundations but also drew upon the results of other functional specialties: Interpretation for a heuristic of housing; History for an understanding of the current policies/doctrines already operative within an actual housing system; Dialectic for an appreciation and critique of these current policies/doctrines. The results of these functional specialties provided the ‘poise’ within which to project a way forward for the development of housing (as a whole).

Finally, I would note the speculative nature of what I have done... it stretches beyond where we are now into the land of new possibilities... a land of beyond imagination... a land of Policies guiding the future of the globe.

\textsuperscript{37} See Section 4, Chapter 2 of *Method*