

Abstracts

Housing

Robin Means

Peter Saunders and Peter Williams, The construction of the home: towards a research agenda. *Housing Studies*, 3, (1988), 81–93.

Social gerontologists make frequent reference to the importance of the home to older people but such comments are not often backed up by any detailed analysis. Saunders and Williams start by informing their readers that the home has also been a neglected research area in housing studies. They are, therefore, involved in a preliminary attempt to explore the role of the home in contemporary British society. The article is thus highly relevant to social gerontologists despite the failure of the authors to focus specifically on the meaning of home in later life. The article draws heavily upon the theoretical insights of Giddens¹ on the structuration of space. A key concept in his work is 'locale', which he defines as the spatial context within which social interaction occurs. Social interaction is in part constituted by the spatial setting – where things happen is part of the explanation of why and how they happen in the way they do. Social interaction becomes routinised in familiar 'locales'. Saunders and Williams argue that the 'home' is a crucial 'locale' in the sense that it is the setting through which basic forms of social relations and social institutions are constituted and reproduced.

The authors proceed to illustrate how the home is much more than just 'bricks and mortar'. The physical organisation of the home can determine social action within it. The outside of the home (type of front door, layout of front garden etc) can be used as a signifier to the world beyond of the values and social placement of the household. The home carries and denotes a great diversity of cultural meanings. These meanings vary between different household members. Work and authority roles in the home are structured around gender and age. Activities high on energy and low on information tend to be female while those high on information but low on energy tend to be male. For parents the home is a sphere of relative autonomy but for adolescents it is a 'locale' like school where they are subjected to rules drawn up and imposed by others. The meaning of home also varies between different types of household. Class is significant in structuring the material resources on which households can draw but so is household

composition, with dual or multiple earner households in the most favoured position. Ethnicity is important since the home for black households can represent a defensible space within which it is possible to perpetuate cultural practices which are to some extent immune from penetration, dilution or destruction from outside.

The final section of the article deals with household differences based on tenure. The authors argue that the growth of owner occupation has coincided with an expansion of privatism or 'home-centredness' in which the home becomes more important than employment, kinship and neighbourhood as the central life interest. They also argue that owner occupation is now a major generator of future inequality. The major division opening up in British society towards the end of the 20th century is that between the 'middle mass' and the marginalised minority, and a key constituting feature of this division is ownership or non-ownership of the home. The heavily policed council flats are rapidly becoming the 'locale' where those who, whether as producers or consumers, have dropped out of the bottom of our society, can be contained.

Ray Forrest and Alan Murie, Differential accumulation: wealth, inheritance and housing policy reconsidered. *Policy and Politics*, 16 (1989), 25–40.

Forrest and Murie start their article by stressing that the wealth producing aspects of home ownership now occupy an important position in social and economic debate. As post-war generations of home owners gain full ownership of their dwellings and ultimately pass on those assets to future generations, there is considerable speculation regarding the macro and micro consequences of such processes. In a previous article,² the authors had agreed with Saunders and Williams on the growing divisions between owners and rentiers, a process exacerbated by wealth accumulation through property inheritance. However, the central theme of their latest article is the need to focus down closely on differentiation within home ownership.

They begin by outlining available information on owner occupation as a source of wealth in contemporary Britain. Morgan Grenfell predict 200,000 property inheritances by 2000.³ In 1984, 41 per cent of the net wealth of individuals was accounted for in residential buildings (freehold and leasehold). However, Forrest and Murie then go on to use the UK Labour Force Survey to explore the spatial-distribution of wealth accumulation. The Labour Force Survey can provide information on regional variations in both house prices and in the

numbers of elderly owner occupiers. Their analysis suggests the value of the dwellings owned outright by elderly owners has trebled in the period 1976 to 1986 and the global sum now approaches £90 billion. Furthermore, this housing wealth is concentrated overwhelmingly in the south east and south west of England. Taken together these two regions account for some 56% of the total housing wealth of elderly owner occupiers. This underlines the extent to which wealth transfer through property inheritance is affected by residential location. Stated simply, a daughter in the north of England inheriting a dwelling from parents who lived in the south is likely to experience a considerably greater boost of wealth than someone in the reverse position.

Forrest and Murie then go on to define other important dimensions which must be taken into account in assessing the significance or otherwise of the intergenerational transfer of residential property wealth. They stress that the discussion of inheritance and wealth accumulation needs to be set in the context of the housing options of older people and the changing opportunities and constraints affecting this group. This leads them to look at various strategies of equity release such as 'trading down' and 'mortgage annuity schemes'. They conclude that various pressures are developing which are likely to erode the equity ultimately transferred to relatives by elderly home owners. The final section of the article looks at aspects of working class home ownership through recent survey evidence on working class areas from three towns in England. Only three per cent of respondents said that they or their partners had ever received money from the proceeds of selling the house of a relative who had died. Of those who had (20 cases), 75 per cent had inherited £2,000 or less. They tended to inherit low sums partly because of the low value of the property and partly because the money was split between a large number of siblings.

Forrest and Murie conclude that the growth of home ownership has spread personal sector wealth and thus helped to marginalise those excluded from this form of tenure. At the same time, they argue, the middle mass of homeowners will face ever greater competition for high status dwellings which will in turn generate hyper-inflated sub-markets in housing with above average rates of capital gain. This is likely to favour the privileged minority who also control considerable economic power through stocks and shares. As a result, the process of intergenerational transfer of housing wealth may have more oligarchic than democratic consequences.

Comment

Both these articles underline the salience to social gerontologists of central debates within urban sociology about the residualisation of council housing, the impact upon society of mass home ownership and the meaning of home. The Saunders and Williams article underlines variations in the meaning of home according to age, gender, ethnicity, social class and tenure. This enables us to realise that home will mean different things to different elderly people. Their article may also be a stimulus to further thought on how residential environments need to be developed to meet the requirements of different groups of older people. The Forrest and Murie article emphasises the extent to which home ownership is becoming the dominant tenure in later life but the wealth transfer implied by this will vary enormously from region to region, and from neighbourhood to neighbourhood. Certainly, ownership of a home may be a source of anxiety to older people but also a source of power and influence over other family members. Should they trade down, should they leave the property to children who may themselves be over sixty or should they let inheritance miss a generation? The answer to these questions will be an important factor in deciding the material resources available to future cohorts of older people.

NOTES

- 1 Giddens, A., *Constitution of Society*, Polity Press, Cambridge, 1984.
- 2 Murie, A. and Forrest, R., Wealth, inheritance and housing policy, *Policy and Politics*, 8 (1980), 1–19.
- 3 Morgan Grenfell, *Housing inheritance and wealth*, Morgan Grenfell Economic Review No. 45, Morgan Grenfell, London, 1987.

Demography and Societal Ageing**Tony Warnes**

V. Kannisto, On the survival of centenarians and the span of life. *Population Studies*, 42 (1988), 389–406.

The age distribution of centenarian deaths in modern low mortality populations is examined to evaluate the general belief that the human life span has remained relatively constant over time and space. The analysis is based on carefully vetted official statistics from seventeen nations in which deaths are tabulated by single years of age combined in several cases with linked information on the year of birth. The reliability of age reporting is rigorously scrutinised. Various rules of thumb are used, such as an expectation that those aged 105+ years