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Housing Policy and Home Ownership Ideology: The Normalisation of Owner-Occupation and its Ideological Context

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The rise of home ownership as the dominant form of tenure in Britain and most English speaking societies has been one of the most significant events in the development of housing policy over the last century. Arguably, owner-occupation has come to be perceived as a 'natural' or 'superior' form of tenure. However, the transformation of housing during the 20th century illustrates a process of normalisation, which has essentialised home ownership. Kemeny (1981, 1992) has argued that the domination of home ownership has been politically engineered rather than being any naturally emerging phenomena. Indeed, the transformation of the housing situation can be seen as deeply rooted in political crises.

The purpose of this paper is to contextualise the rise of home ownership and its social normalisation within a social-political framework, where the constitution of hegemony and ideology is considered within more critical terms. Particularly the principles of a 'property owning democracy' will be evaluated in relation to the fragmentation of citizenship and the growing divide between owners and renters. Ultimately, the symbolic and ideological role of home ownership and the discourses that constitute it, will be considered to provide opposition to the prevailing assumptions about home ownership. These assumptions have come to dominate the discourse of housing policy and need to be challenged in context of the changing socio-political make up of Britain.

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Introduction

Arguably, the most significant development in British housing over the last century has been the expansion of owner-occupied tenure patterns. The level of growth of private tenure has been gradual and irresistible and it now constitutes the *norm* in contemporary British society. Between the 1950s and the 1990s home ownership has grown from one in three to two in three dwellings (Department of the Environment, Scottish Office Environment Department, Welsh Office 1997:33). The rise of home ownership has been an international phenomenon, but has been particularly felt in the English speaking, industrially developed societies of Australia, New Zealand, Canada, the U.S. and Britain. Winter (1994) has emphasised the similarities between housing systems and perceptions of tenure in these societies where between 60% and 70% of households live as owner-occupiers. Home ownership now dominates discourse and thinking concerning normal family life and social participation (Richards 1990, Gurney 1999b). Even within housing policy debate itself, focus has shifted away from concern with housing shortages and the quality of shelter to the preoccupation with the form of ownership and control (Murie 1998). In light of this a number of questions become increasingly pertinent. Why have Britain and these societies become so pre-occupied with tenure and ownership, and what are the effects and implications of this focus in terms of policy, the role of housing in society and the impact of the ideas and values associated with it?

The aims of this paper are to try to begin to answer these questions by considering the context within which, and the processes by which, home ownership has come to dominate government policy and perceptions of tenure. This involves a social and political focus and relies on a more reflexive consideration of power and ideology in relation to the discourses surrounding and constituting the understanding of owner-occupation. These are critical for the re-evaluation of the role and impact of housing policy and the impact home ownership can make. Ultimately, the symbolic and ideological role of home ownership will be reconsidered in order to provide opposition to the prevailing assumptions about home ownership, which decisions concerning policy have relied on. These assumptions have asserted a normalised understanding and natural origin of private property relations and have come to dominate the discourse of housing and policy and need to be challenged in context of the changing socio-political make up of Britain and its regions.

In achieving these aims the first section of this paper will establish a theoretical framework within which we can begin to examine and understand home ownership ideology and its broader social impact. This involves examining the housing studies' debate over the understanding of the ideological significance of home ownership. We shall move from crude Marxist models to a more complex understanding of the relationship between tenure, discourse and power. From this basis the following section will begin an historical examination of the growth of home ownership and the parallel changes in policy and socio-political landscape. Critically, the process and context of normalisation will be identified, where owner-occupation has become essentialised as the natural and preferable form of residency and citizenship and constitutes a basis for structuring and assessing individual worth and social inclusion. The reduction of household dwellings to consumable properties in a market will be highlighted as well as the normalising discourse of residents and policy makers, which is embedded in the contemporary form of home ownership in Britain.

Finally our analysis will consider the implications of the re-evaluation of home ownership ideology and discourse for understanding recent trends and directions in the British housing market and the implications this has for a system of housing policy which is unwaveringly committed to mass owner-occupation. Home ownership orientated housing policy has led us in a direction where housing is re-emerging as a critical social problem in terms of both defining social inequality and creating problems in providing adequate affordable housing. Fundamentally, housing policy in

Britain has residualised public rental housing and undermined the very principle of rental tenure as alternatives to the increasingly troubled system of home ownership.

Concepts of Home Ownership Ideology

The debate about the growth of home ownership has been dominated by what Gurney (1999b:163) refers to as pull-versus-push explanations. These explanations either emphasise the natural basis of the pull towards owner-occupation or the push of socio-ideological forces into private tenure. In terms of understanding the role of ideology, these approaches can be crudely separated into *neutral* and *critical* ideological conceptions (Thompson 1984). *Critical* conceptions generally fit into a Marxist framework and present home ownership as ideologically coercive and divisive, portraying homeowners as passive recipients of hegemonic projects (see Merritt 1979, Marcuse 1987). The *neutral* conceptions are loosely associated with pluralist approaches to housing and tend to essentialise the need or desire to own one's own home and thus present homeowners as passive respondents to innate desires (as a good example of this approach see Saunders 1990). There is, however, some consensus on the ideological effects of the growth of home ownership, which is that it has a stabilising effect in civil society by offering a stake in a 'Property Owning Democracy' (see Kemeny 1992). Or that it has been a 'bulwark to Bolshevism' and has helped resist collectivist and anti-authoritarian social tendencies. As such, home ownership has developed a particular analytical salience in recent decades, specifically in the British socio-political context, as an ideological lynch pin of the prevailing socio-economic milieu

Despite the attention it has enjoyed, there remains no developed and coherent theory of home ownership ideology per se. To consider a single dominant ideology surrounding home ownership has historically implied a strong and direct link between social structure, stability, legitimation, domination and this type of ideology. In applying a Marxist (rather than Marxian) model to home ownership the understanding of ideology has been crude and largely under-operationalised. An understanding of the theory developed by an eclectic body of left wing housing theorists, however, can be summarised as follows.

Home ownership oriented housing policy has been perceived as a conservative strategy which, by providing an artificial system of inducements and subsidies entice individuals into home purchase, which materially and ethically bind individuals into wage labour, private property and the maintenance of prevailing socio-capital relations. As such Kemeny proposes, "*Current tenure preferences are the product and not the cause of tenure systems.*" (1981:63) Critically it is argued that these material inducements, from the structuring of both private and public finance systems and government policy in favour of ownership, are reinforced through ideological control. There is an assumption that the material manipulation of housing behaviour is followed or accompanied by a co-responding nebula of ideas and values. The housing that the individual *believes* they want is separated from the housing they *really* want (P. Marcuse 1987). The desire for ownership becomes embodied in a myth that ownership is a natural desire (Cox and McCarthy 1982:212). "*The myth of an innate desire for private property functions by projecting onto individuals the characteristics of the particular socio-economic system in which they are located... The desire for private property springs not from the individuals but from the socio economic system.*" (Boddy 1980:25)

A central problem with the Marxist explanation is that it presumes an authentic set of needs or true consciousness exists which is clearly separable from the false ones attributed to the desire for home ownership. This approach has ostensibly resolved the preference for home ownership as 'false consciousness', as evidence of people's enslavement to their own oppression. Thus home ownership becomes part of the system of oppression, dividing people from one another, encouraging conformity and inhibiting human capacities. Critically, however, the relationship between home ownership preference, in terms of policy and individual choice, and the maintenance of social stability and political hegemony is far more complex. Saunders research (1990)

demonstrates the complexity individual perceptions and rationalisations about housing choices actually are. Winter (1994) also identifies the non-deterministic connection between tenure and socio-political behaviour, by illustrating the anti-conservative and anti-authoritarian behaviour of many groups of homeowners.

The counter-argument to the critical Marxist one can be critical in its own terms and has tended to complicate functionalist models of society by engaging in more developed conceptualisations of the analytical levels of structure and agency. Saunders (1990), for example, engages with Giddens' (1984) concept of 'structuration', while recent social constructionist approaches have emphasised the subjective and discursive components of social life in explaining housing patterns (see Jacobs and Manzi 2000). However these approaches still tend to either valorise owner-occupation as an authentic human desire or theoretically reduce it to discourse, which is beyond an epistemological point of criticism from which we can evaluate home ownership housing policy.

A more epistemologically and ontologically reflexive approach to the task of understanding the socio-political role of the domination of home ownership and the development of policies that promote home ownership, and which specifically addresses the interaction of ideological forces and political power, is provided by Gurney's (1999b) engagement with Foucault's theory of discourse and power. This evaluation provides a means to more effectively interpret the process of normalisation that home ownership has undergone and the significance of that normalisation in the construction of inequality and domination. Rather than a structured and determinist understanding of power and ideology, Foucault (1970) considers power to be subtle, discrete and all pervasive. Power is everywhere in society and is largely unseen. It is exercised in discourse and in the daily and intricate routine of modern lives. *"We must cease once and for all to describe the effects of power in negative terms; it 'excludes', it 'represses', it 'censors', it 'abstracts', it 'marks', it 'conceals'. In fact, power produces reality; it produces domains of objects and rituals of truth"* (Foucault (1977:194) *"Power must be analysed as something which circulates, or rather as something which only functions in the form of a chain. It is never localised here or there, never in anybody's hands, never appropriated as a commodity or a piece of wealth... In other words, individuals are the vehicles of power, not its point of application"* (Foucault 1980:98)

Gurney argues (1999b), following Foucault, that the process of normalisation of home ownership is critical in the analysis of housing and social relations. He is indeed critical of the approach that perceives owner-occupation as part of a conservative strategy to maintain a conducive hegemony. Alternatively he is arguing that tenure, and in particular the complex situation constituted by the forces and tactics which socially construct home ownership as a majority housing tenure, is imbued with power that normalises individuals and subjugates them to coercive practices. Essentially, homeowners are both the subject and object of disciplinary power. This power has gone unnoticed as it is regarded as natural or is simply unseen, but the practices of normalisation of home ownership in housing policy, discourses and everyday practices are significant. Gurney's application of Foucault is an attempt to transcend the crude ideology debate surrounding housing policy and home ownership ideology. Nevertheless power and the relationship between housing policy and social life remains focused on in terms of systems of ideas and the codes by which culture and knowledge are structured. Thus the analysis becomes more concerned with the concept of discourse than ideology as a means of examining the power and significance of home ownership and housing policy.

The analysis of the understanding of the concept of home ownership ideology here has been brief. However, for the purposes of our investigation of the developments in housing policy and private tenure patterns we can identify a core of analytical concepts by which to evaluate the process of privatisation of tenure. A clear dichotomy exists between the understanding of home ownership as a hegemonic strategy by which to maintain political power relations, and the understanding of home

ownership as a natural human desire. Each of these positions considers home ownership policies as either socially repressive or liberatory. The other position we have identified, following Foucault's analysis of power, provides a means of evaluating the significance of housing policy in more subtle terms. Ultimately, our approach follows sympathetic lines in that it seeks to assert that the process of normalisation is key in understanding the social and ideological salience of home ownership and housing policy.

The Origins of Homeowner Society

Our attention now turns to the more direct examination of home ownership policy in order to identify the process of normalisation of this form of tenure. It is necessary to understand the specific context of tenure changes in order to evaluate their socio-political significance. Ultimately we will need to attempt to evaluate the consequences of the normalisation of home ownership as a means to reconsider the future of housing and its socio-political significance.

The history of housing tenure in Britain demonstrates that owner-occupation is by no means a natural or traditional form of tenure. Up until the late 19th century the rate of return which could be generated from renting out property was sufficient to make it a good economic proposition and as such was the most prominent form of tenure across British society. For the Victorian middle classes there was a plentiful supply of good quality rental housing and thus little need to take on the level of indebtedness associated with individual house purchase. For lower income groups the housing situation was not so good with a shortage of quality low cost housing and problems of slum housing. However, the options open to lower income groups were constrained with a limited borrowing infrastructure or policy commitment to other forms of housing. The housing reforms of the 19th century demonstrate well the failure of the private landlord sector (See Gauldie 1974, Merrett 1979)

At the turn of the 20th century conditions were beginning to change and the inadequacies of the housing situation were becoming more socially salient. Pooley (1993) suggests that the housing legislation after the First World War was necessitated by a build up of discontent about urban housing conditions. The organisation of the emergent Labour Party was strongly rooted in campaigns to improve housing. There was also a significant decline in investment in private rental tenure in the early 20th century associated with the pressure on landlords to meet public health and planning standards, and the higher levels of return available from other sectors within the economy. The introduction of rent controls in 1915 exacerbated the problems of investment for landlords. Murie (1998) argues that housing at this time was reaching a point of crisis. Private renting was becoming decreasingly economically viable. Neither was it satisfying needs for the quality of housing 'fit for citizens to live in'. Fears of public disorder and civil unrest had become associated explicitly with the condition of housing. In the mind of politicians was the concern with the changing forms of tenure. Private renting was thus materially inadequate and politically unpopular. Public renting and home ownership emerged as the alternative as there was little sympathy for private landlords or confidence that this sector could still support the housing system.

The decline of private landlordism affected most capitalist societies. The response in Sweden was to expand government investment in non-subsidised housing, in competition as it were, with private investor landlords. Thus attempting to expand and diversify the rental sector. The Swedish strategy was clearly motivated by political considerations, since the Social Democrats, who came into power in 1932, had always considered home ownership as an obstacle to equality and the equitable distribution of social welfare (Kemeny 1986). Australia, alternatively committed itself to the expansion of private ownership of homes. This involved a large scale restructuring of the lending infrastructure in order to make potential buyers as competitive as landlords. Several housing and mortgage acts were initiated in the period leading up until world war two (Advances for Homes act

1928, Mortgages Relief Act 1931 and Building Societies Act of 1941), and effectively, borrowing for home ownership was gradually institutionalised and normalised as a means to obtain housing.

Britain has a longer history of mortgage provision and private housing finance (see Boddy 1980, Merrett 1982, Coles 1987), which constitutes a cultural as well as an economic and institutional basis to the growth of owner-occupation. However, in the early 20th century various alternatives to private landlordism were being supported. Critically, owner-occupation and public rental housing emerged as the most likely to replace the previous system of housing, although the political commitment to the principle of private housing ensured an institutional bias toward home ownership. The Housing Act of 1923 can be specifically implicated in reducing the subsidies available to local authority housing and as such was “... *the most important legislative measure specifically concerned with home ownership before the second world war. It made producer subsidies and house purchase finance a central part of the state’s policy*” (Merrett 1982:5). Local authority mortgage loans accelerated during the 1920s and the majority of dwellings produced were built for sale. Merrett estimates that local authorities financed 18% of completions for private owners in 1926-27. Similarly Merrett argues that the direct encouragement of home ownership was a significant part of policy and marked a growing ideological commitment to these developments in policy.

So what is the basis of this commitment to home ownership in Britain at this particular point in history? Essentially, the alternative of state provided housing was perceived as a dangerous alternative to private renting. “*Indeed, the failings of private landlordism contributed to the new demands and organisation of the urban working class. State housing was not likely to be a bulwark against bolshevism as there was a danger identified by some that it would encourage the growth of demands for collective and state action.*” (Murie 1998:82). It is perhaps critical in its success that home ownership was embraced rather enthusiastically by the political community as the ‘bulwark against bolshevism’. There are certain attributes of this tenure that stood out symbolically and appeared inherent to it. In the early history of home ownership there is a clear and apparent political assumption that there is an inherent stabilising effect against communist agitation. Thus the emphasis of home ownership is still towards state control and legitimation. It is, arguably, for this reason, rather than the association of home ownership with a different pattern of rights, freedom, and control, that this form of tenure received such strong support at this time.

Not only did owner occupation appear to oppose unrest and bolshevism, it also implied a different form of civil participation superior to renting. Associated with this tenure were social responsibility and obligation, and the enhancement of individual opportunities and control. “*However reluctant they had been to it initially, the housing modernisers of the 1920s began to articulate the merits of home ownership and associate these with individual rights and enhanced citizenship.*” (Ibid) The assumption that certain responsibilities, rights and values go hand in hand with home ownership have been at the centre of explanations of policy-making and the political manipulation of housing relations. However, Murie argues there is a causal confusion in all this. “*There is an observation that more affluent, stable and secure households become home owners in circumstances where the quality of service provided in that sector is greater than available elsewhere. This association however becomes converted into a view that it is home ownership which creates affluent stable and secure households.*” (1998:84) Murie proposes that this association has led to a false dichotomy in thinking about tenure and accounts for the resistance of the state to rental forms of tenure despite the evidence that renters are often endowed with an equal amount of ontological security and household stability.

It is necessary to appreciate that prior to the development of mass home ownership in the later part of the 20th century, there is no ‘natural’ origin to either the expansion of home ownership or preference for this tenure. The commitment to this particular tenure was grounded in an assumption

concerning its stabilising qualities and in the political manipulation and engineering of finance, policy and provision (see Kemeny 1981, 1986). Yet despite the level of institutional and political support it received and despite the political rhetoric that surrounded it, home ownership did not really take off or become so politically and ideologically salient until later in its history.

Britain experienced in the 1940's a dampening of enthusiasm for owner-occupation. The cessation of building during the war years and the labour government's commitment to public renting and universal welfare provision saw the homeowner sector lose ground. The new welfare state involved a radical change in housing policy. The plan was for mass public provision of housing. King (1996) argues the approach to housing was the same in principle as to welfare education and healthcare. Public rental housing would be no longer for the poor and working class alone.

By the 1950's the political right was facing a crisis of legitimacy in Britain. The development of welfarism by the Labour government had undermined the Conservative position. Similarly, welfarism undermines the principles of the free market and capitalist provision. It has decommodifying effects (see Esping-Anderson 1990) and undermines the logic of capital and wage labour. The extension of state monopoly landlordism was thus considered a prime threat, "*there was too much effort on the needs side, giving each according to his needs and far too little on the side of incentive and reward for effort.*" (MacGregor 1965, in Murie 1998:86). Housing itself constituted a critical aspect of the left's commitment to universal welfare provision. It is not surprising then at this point that the political right identified housing tenure as a critical issue in its opposition to the erosion of the logic and legitimacy of capitalism. The Conservative Party's commitment to the 'property owning democracy' grew and was fired by their opposition to the welfarist strategy the Labour government was endeavouring with (Harris 1973). By the time the Conservatives returned to power the consideration of mass private ownership of housing demonstrated an ideological reorientation towards the role and social impact of housing. Private property became the equipoise for political power.

From the 1950's onwards the Conservative Party defined themselves as the party of owner-occupation and this was reflected clearly in their housing policy which sought to make them appear to be in touch with the natural tenure inclinations of the public. Political discourse demonstrates the already strong assumption that home ownership would lead to greater individual prosperity and that it would inevitably be the preferred form of tenure for everyone. "*Of course, we recognise that perhaps for many years the majority of families will want houses to rent, but, whenever it suits them better or satisfies some deep desire in their hearts, we mean to see that as many as possible get the chance to own their houses.*" (Harold Macmillan, new minister for housing and local government, Hansard 1951 a and b).

By the 1970s housing was no longer in the crisis it had once been and the housing debate had become quieter. Nevertheless, it was in the 1970's that the significance of home ownership was elevated onto a new level. Between 1953 and 1971 the proportion of owner occupation had increased from 32% to 51%. Public rental housing had also increased from 18% to 28% over this period (source: Holmans 1987). However by the end of the 1980s the relative position of these two tenures would be transformed with over 65% owner-occupation and less than 24% public rental. This period marks the completion of home ownership's domination of housing in Britain, but how do we account for it? Perhaps it is difficult to provide a definitive answer for this, and our analysis is inevitably interpretive of events and the relationships between housing and society. Nevertheless, we can begin by considering the specific characteristics that marked the tenure developments at this time and make some reasonable assertions concerning the social, economic, political and ideological implications. We will attempt to argue here that key conditions in the housing market coincided with a political and ideological reorientation of the right. This culminated in the erosion of one form of tenure, public rental, associated with a range of principles including commitment to

universal citizenship and welfare rights, in favour of owner-occupation tenure, associated with a development of modern conservative ideas concerning rights and citizenship through ownership. This not only implies a polarisation of tenure, but a polarisation of citizenship and identification based upon the nature of residency.

Between the 1950's and the 1970's the Conservative Party's approach to housing had been evolving as patterns of tenure changed. This may have reflected right wing political imperatives of social reproduction, but what is important to note in our analysis is that not only tenure patterns had evolved but also the values and ideas associated with them. In the 1950s the rhetoric of the right engaged not only with the stabilising effect of home ownership, but also with the socially integrative and ontological benefits of home ownership. *"Of all the forms of ownership this is one of the most satisfying to the individual and the most beneficial to the nation..."* (1953 White Paper, Houses: The Next Step (MHGL 1953 Para 7) Indeed, the debate which developed around home ownership tapped into an essentialised discourse which constituted it as traditional, and symbiotic with individual needs and national interests. Kemeny suggests that the enthusiasm of Conservatives for home ownership *"... reflects a close affinity between the lifestyle and values associated with home ownership, such as thrift, self help, the ownership of property, and independence, and conservative political and social principles."* (1986:255). The wealth and financial security home ownership potentially offers is also increasingly emphasised. Also critical in this discourse is the connection of the individual to their home and family that is assumed exclusively possible through private ownership.

By the 1970's home ownership was becoming more popular and discourse used to consider it was so favourable that even some on the political left were coming to acknowledge a natural and innate superiority of home ownership. Indeed, there has been little resistance by the liberal left to the principle of an owner-occupier society. The Labour government's 1977 Housing Policy Review Stated: *"For most people owning ones home is a basic and natural desire... The widening entry into home ownership for people with modest incomes will help solve housing problems which used to be faced by the public sector, as well as satisfying deep seated social aspirations."* (Quoted in Merrett 1982:269) Since the 1970's the Labour Party has persisted with a pro-ownership discourse on tenure policy, which suggests how engrained these discursive assumptions about the benefits of a privately owned home are. Or it at least implies an awareness on the political left that home ownership has become so embedded in British society and culture that it is politically dangerous to challenge it.

In terms of the social role of housing we can now identify the expanding significance of tenure in political power struggles. The consolidation of home ownership and the increasing acceptance of its superiority over other forms of tenure demonstrate its salience to political ideology. The principles and system of values associated with home ownership run ideologically parallel with social changes and the new emerging power struggles between the political left and right. Home ownership had only prevailed over alternative forms of tenure due to its political sponsorship rather than being based on any 'deeply ingrained desire'. Critically then, by the 1970's the qualities of home ownership that politicians and policy makers had attached to it had become normalised in the vocabulary of tenure. In terms of our theoretical framework for explaining the ideological significance of housing policy, this implies that home ownership has been socio-politically manipulated and manipulative (Kemeny 1981,1992), and that the argument that it has a natural basis (Saunders 1990) is somewhat questionable. However, the developments in British society and the housing market in the period after this would suggest a further elevation of the ideological salience of tenure. As such it will be necessary to consider the symbolic system of housing and the idea of normalisation in greater detail.

Modern Conservative Housing Policy

1979 marks a watershed year in the understanding of homeownership. Debates leading up to 1979 has posited two tenures against each other - council housing and home ownership - each supported by respective political discourses. Under the Modern Conservatism of Thatcher, housing became a focus of policy. The emphasis of their manifesto was home ownership, tax cuts, lower mortgage rates and special schemes to make purchase easier. Most significant though was the sale of council houses and the commitment to provide the legal right to buy, backed by discounts to reduce purchase price and mortgages. By 1980 the 'right to buy' legislation had changed the rights of council tenants in a range of ways and the subsequent legislation of 1984, 1986 and 1988 effectively made 'right to buy' increasingly attractive and reduced the scope for local variation and implementation. At the same time Local Housing Authority stock was being moved into the hands of private landlords and housing associations. *"The promotion of homeownership was now part of a wider attack upon municipal ownership and not just a good thing in its own right."* (Murie 1998:89) The discourse on housing no longer simply focused on the stabilising effects of, the natural desire for, and economic advantages of home ownership. Mass owner-occupation embodied the principles of new conservatism and signified the virtues of individualism, autonomy and choice within the market. *"We intend to provide as far as possible the housing policies that British people want ... we propose to create a climate in which those who are able can prosper, choose their own priorities and seek the rewards and satisfactions that relate to themselves, their families and their communities."* (Heseltine, Hansard 1979b)

King (1996) asserts that the Modern Conservatives (post 1979) through housing policy, attempted to instigate a particular model of modernity more fitting with global trends of late capitalist social modernity. The changes in policy and the wholesale support of the transfer of tenure from public to private constitute a total policy where it appears as if there is no tenable tenure alternative. The effect is symbolic and ideological. Rather than considering housing as a process that facilitates human dwelling, it is perceived as a physical aggregate of commodified dwelling structures. The primary effect of the ideology is *"...the commodification of housing whereby its significance is determined by its economic value and its currency within a market."* (King 1996:62). Previous ideology, which commodified housing, had existed before 1979. However, since, the production and consumption of housing has been increasingly monetised (Rose 1989). Tradability in terms of owner occupation has become the dominant theme of discourse and thinking.

King argues that the reasons why private property is of such significance for Modern Conservatism are twofold. Firstly, The Modern Conservative assumption is that engagement with housing as property allows for the re-moralisation of individuals by enhancing their self-reliance. Secondly, participation in a market allows individuals to exercise individual freedom. Thus property is said to offer freedom and independent individual action. The Conservative governments of the 1980s and 1990s have played a critical role in extending these principles to broader aspects of political rhetoric and social policy. *"A central goal has been to discredit the social democratic concept of universal citizenship rights, guaranteed and enforced through public agencies and to replace it with a concept of citizenship rights achieved through property ownership and participation in markets."* (Gamble 1988:16)

Private property and the individual's connection to the market through it has become a definitive concept. *"Modern conservative ideology, which whilst not founding commodification, has created the intellectual legitimisation enabling a shift in the balance between tenures and the attribution of new meanings to them.... Housing now has meaning as the desire for ownership of property."* (King 1996:64) The Modern Conservative focus has been the development and enhancement of the principle of the 'property owning democracy', where membership of society is defined in terms of access to private goods. By heightening the significance of housing as a private good and expanding owner-occupation individuals are increasingly pulled in to privatism and commitment to

private property relations due to their stake in the market based system. *“Citizenship, as a form of social cohesion and belonging, is defined through the relation to personal private property. It links individual citizens to the collective through the actions of the individuals themselves, rather than through the state acting on behalf of the collective... Citizenship rights encapsulate freedom and liberty to an individual action in a market and are enhanced and given expression through property rights.”* (King 1996:72) Arguably therefore, home ownership has become a political and ideological lynchpin in the legitimation of contemporary organisation of political and civil society.

The 1990's saw an unprecedented recession in this sector and an erratic market has tainted perceptions of home ownership. The number of property transactions fell from a peak in England and Wales of 2.1 million in 1988 to 1.6 million in 1989, 1.4 million in 1990, 1.3 million in 1991 and 1.1 million in 1992. For the next 4 years transactions remained below 1.3 million (Wilcox 1997). Similarly, the emergence of negative equity has particularly, it is argued altered perceptions of investment. Especially in the regions and parts of the market which were affected most by the boom. It was implied at the time (Murie 1998), that the 1990s heralded the end of the 'Golden Age' of home ownership. However, the last 4 years has seen the miraculous revival of the owner-occupied sector. House prices have again began to spiral out of control in many regions and the national level of growth has been 17% over the last 12 months (HBOS 2002).

The commitment in Britain towards home ownership is immeasurable and has surprised market analysts and academic housing researchers alike. The experience of negative equity and the unreliability of the property market are strong in the memory, yet the national fervour for private home purchase is resilient. The government and policy makers are clearly aware of the problems of inequality and inaffordability the housing boom creates, but little action has been taken to quell the force of the market. Indeed the New Labour government has done little to challenge the home ownership orientated policies and practices put into place in the Modern Conservative era. Our politically contextualised analysis of the development of home ownership has demonstrated there is little evidence that there is an underlying human or social predisposition to this particular form of tenure. The history of home ownership demonstrates a pattern of policy-based manipulation originating in the assumptions that surround the socio-psychological impact of owner-occupation in stabilising citizens and committing them to the prevailing order of socio-political relations. Thus we now return to the direct analysis of home ownership ideology and housing discourse that was established as an analytical framework for understanding the social role and ideological impact of tenure.

Home Ownership Ideology, Discourse and Normalisation

If we are to reject the approach that considers home ownership as a naturally emerging and ontologically superior form of tenure (Saunders 1990), how are we to explain the recent revival of the market and the persistent public commitment for it? The consideration of the ideological role in Marxist terms would go some way in explaining the continued support and popularity home ownership has enjoyed. Indeed, it is clear that conservative forces have been at work throughout the history of home ownership orientated housing policy. However, we initially pointed out the flaws of employing a notion of false consciousness around home ownership ideology. Saunders (1979, 1990) and Winter (1994) have also pointed out the lack of empirical evidence to support the assumption that home ownership leads to the development of conservative values. Also, Murie (1998:84) has suggested that the causality of the relationship between home ownership and conservatism can be understood inversely.

A relationship between home ownership, political conservatism and social stability has been a recurring assumption in the literature on home ownership, however this assumption cannot be grounded in the research on homeowner's attitudes. Pratt (1987) has extensively investigated the relationship between political attitudes and home ownership in Canada. She found that amongst

skilled white-collar workers, homeowners have more conservative political attitudes than renters but this is not true amongst skilled blue-collar workers. Pratt argues that it is blue-collar workers commitment and ties to production-based organisations like trade unions that draws their attention to production based issues rather than consumption based issues such as housing. The relationship between tenure and ideological values is clearly more complex than the literature suggests and it is necessary to move beyond a crude Marxist analysis of the situation. Such approaches tend to reduce our understanding of housing policy and owner-occupiers to structural determinants and passive agents.

King (1996) has turned attention to the role of housing discourses that have redefined or re-signified tenure and the nature of the practice of dwelling. His focus is on policy and policy discourses more than it is on homeowners, but his approach asserts the need to address tenure and the role of housing at the level of meaning rather than at the level of identifying determining structures. It is the re-signification of homes as property which has moulded policy, and the institutional organisation of tenure. Consciousness of tenure has been similarly constrained around this conceptual framework, which inevitably influences the perceptions and actions of residents and moralises individuals in terms of discursive identities as property owners and citizens. This goes some way to explaining the persistence of public and individual commitment to home ownership in a discursive nexus where one form of tenure is constituted as the most normal and beneficial, and one form of residency (private) is constituted as being better than others.

Whereas King's argument is theoretically based, Gurney's work (1999a, 1999b) integrates an analysis of discursive practices with empirical evidence from the discourse of homeowners themselves. Gurney's approach emphasises the power of normalisation of home ownership, or, how a normalising discourse has become embedded in the discourses and social practices surrounding owner-occupied tenure. His research demonstrates from the analysis of homeowner's talk and housing policy rhetoric that there are three elements to this normalising discourse. Each of these elements contributes to a system of knowledge and a code of cultural practices that constitute the play of power that subjugates and 'disciplines' individuals. Thus, the normalising effect of the language of home ownership is crucial in understanding the socio-ideological role of tenure in contemporary Britain.

The first of these elements is 'homelessness', by which Gurney means that the concept of 'home' has been exclusively appropriated by homeowners. Home is a central and evocative concept in the discursive production of housing and housing relations. Gurney's respondents (1999b:172) consistently employed 'home' to differentiate between the dwellings of householders in owner-occupation and those in rented accommodation. The disciplinary power of this discourse enables a normalising judgement to be made about homeowners and tenants. This judgement underpins expectations of housing and the householder. It creates a homelessness for those outside the 'external frontier of the abnormal' (Foucault 1977:183). An analysis of government documentation and white papers dealing with housing also reflect and exercise this normalising judgement about homes and homeowners, and homelessness and rental tenants. Gurney's analysis reveals both explicit and implicit judgements through the discursive construction of tenure and residency which asserts that 'home' exists in a much more meaningful way for those in home ownership. Essentially, the basis of this discourse is that owners are normal and normalised and live in homes, renters are neither and live in houses and flats.

The second normalising discourse refers to a set of specific values which associate pride, self esteem, responsibility and citizenship with home ownership, or what Gurney defines as 'being good citizens'. The effects of home ownership in polarising groups of individuals based on their tenure, has been consistently highlighted as an aspect of contemporary housing relations and discourse. Public rental tenants have become consistently portrayed as a feckless class who practice an inferior

form of citizenship (Gurney 1999a, 1999b, Murie 1998, King 1996). The expectations demonstrated in discourses investigated by Gurney are that homeowners are better parents, better caretakers and good citizens. The suggestion is that as a normalising discourse, home ownership constitutes a discourse of judgement by which those outside of the normal tenure categories are inferior and abnormal.

The third element or normalising discourse relates to the construction of private tenure as 'being natural' (1999b:178). De Neufville and Barton (1987) have argued that there is an emotive force which has helped build up home ownership based on moral tales about homeland and the instinctual and human desire to fight for their land. A frequent juxtapositioning of home and heart are embodied in discourses about home ownership and bind tenure with a concept of a natural and instinctual predisposition. Gurney argues the consequence of the association of nature with home is that any rejection of what home variously stands for can be constructed as unnatural (1999b:178).

All of these normalising discourses are clearly powerful and are perhaps one of the most useful ways of understanding the symbolic impact of home ownership. Essentially, we are talking about ideology and a normalised hegemony concerning housing, but instead of considering a structurally determined relationship between social institutions and sets of values we can understand the significance of the values and discourses in themselves. The exercise of the power of tenure discourse is not top down but ubiquitous. Homeowners are neither being duped, or satisfying a deeply seated desire by buying into the housing market. It is precisely because home ownership is 'normal' and seen as natural that the process of social judgement and social inequality is practiced through tenure. The slow normalisation of home ownership over the last century illustrates the processes of power. Individuals can be excluded, marginalized and subjugated on the basis of their adherence to the cultural norms established through tenure discourse.

Conclusion

This analysis has attempted to identify and explore both the central themes used to engage in the analysis on home ownership ideology and the socio-political context within which home ownership has developed. There has been a consistent evaluation of the part housing policy has made in the socio-ideological landscape of Britain over the last century, and the assumptions and discourses which have moulded it. It will be necessary, finally, to consider the ultimate implications policy and ideology have had for the housing situation and the growing problems of inequality and exclusion in contemporary British society.

To begin with this paper established three theoretical approaches to understanding the rise and ideological impact of home ownership. In the course of our historical analysis of tenure and housing policy we have come to reject an essentialist position that owner-occupation is a naturally emergent and ontological superior form of tenure as it has clearly evolved and been engineered reflecting a developing range of political conflicts and changing discourses about housing and society. Also a structurally determinist position, which essentialises the socially reproductive and hegemonic role of private housing, has also been resisted as a direct explanation of the success of home ownership tenure and in understanding the social, political and discursive effects.

What has been emphasised by way of explaining the significance of home ownership is the process of normalisation which tenure has undergone. Throughout the last century home ownership has been promoted by policy in line changing infrastructure of the housing system and prevailing public and political discourses and debates about housing. As the amount of owner-occupation has grown it has increasingly been constituted in policy and discourse as the normal and natural way to provide housing. Although a multiplicity of tenure systems and residential forms has been available, home ownership has become consolidated as the best and most appropriate way to live. In this analysis, Gurney's (1999b) consideration of the normalisation process has provided an

effective way of understanding both the ideological significance of tenure and the effects it has had in marginalizing other forms of tenure and residents who live in different types of accommodation. As an approach it negotiates well an explanation of the ideological significance of home ownership without reducing the understanding of social exclusion, inequality and power to determining structures and forces.

Housing policy in the 20th century has been guided and constrained by the normalised discourse surrounding housing and reflects a prevailing set of assumptions about the properties of tenure and the effects of home ownership. In the earlier half of the century housing policy attempted to reshape housing around home ownership to fill the gap left by the decline of private landlordism. Although a number of tenure alternatives existed the bias was toward owner-occupation due to the assumption that it was politically quietening of a potentially oppositional social class and that it would have stabilising effects on households who entered private ownership. In the post war years tenure developed a new salience in the battle between the welfare-oriented left who were committed to mass public housing systems, and the conservative right who were vying for political power and popularity. Housing policy from the 1950's demonstrated a clearer political significance in terms of promoting the benefits of owner-occupation for the prosperity and security of households. By this point there was a dominant assumption that home ownership was the form of housing households naturally preferred and benefited from living in. The later part of the century saw home ownership elevated in policy agendas and in discourses about modern citizenship and social participation. A concerted policy effort was made in an attempt to realise the 'property owning democracy'. The political salience of the assumptions about private home ownership has become central in defining, understanding and talking about tenure, residence and social participation. These assumptions even contain principles of choice, freedom and autonomy and ground the already implicit expectations of the normality and superiority of home ownership.

More recently the normalising discourse of home ownership has had to withstand fluctuations in the market and the erosion of confidence in the economic security that had been associated with it. The Labour government has in some respects reconsidered the commitment to mass home ownership, but essentially supports the existing assumptions about the superiority of this tenure. Increasingly, the sustainability of the housing market is coming into question, but the response by policy makers, with initiatives such as 'affordable' housing for key workers or groups being increasingly excluded from private housing, do not address the misconceptions about ontological security and financial advantages contained in home ownership discourse. Indeed, rental tenants in most societies are capable of living secure and contented lives without owning their own home. Similarly, the advantages of lifetime commitment to a mortgage debt on a property in an unstable housing market are also questionable. Essentially the assumptions about home ownership reflect discourse and ideology and have eroded and undermined other forms of tenure. Rental alternatives no longer seem viable in policy. Home ownership has been discursively endowed and embedded with certain qualities which other tenure forms are seen as incapable of providing. People in public and private renting are inferior to homeowners as members of communities and citizens and, as such, the development and support of these tenures is resisted.

The debate over home ownership policy and ideology has been implicit and largely underdeveloped since the 1980's. However, it is evident that the assumptions contained in this discourse are playing an increasingly salient role. The phenomenon of home ownership is even manifesting in the cultural sphere where owner-occupation as a consumption-orientated lifestyle is increasingly being fetishised. This paper has tried to unpack an adequate theoretical approach and contextual understanding of the situation. Clearly this is an area that needs to be focused on further and the implications for policy are considerable. As house prices escalate further and more and more people find themselves excluded from access to quality housing, the sustainability of the present commitment to home ownership appears to need challenging.

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