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Title The State of Tenure: extending owner-occupation on Wearside

Author Cherrie Stubbs

ABSTRACT

This thesis considers the changing social relations of tenure in Britain as state interventions increasingly sponsor home ownership as the norm for working-class family households. These intervention are highlighted through four case studies of low-cost ownership on Wearside, illustrating different facets of the extension of ownership.

The early chapters discuss orthodox Marxist, Weberian and Feminist accounts of tenure, and indicate that the material and ideological realities associated with different tenure forms need to be placed in an historical context. Further, it is suggested that changes in tenure relations can best be understood by employing the idea of a housing cohort. This enables the analyst to explore tenure in the context of households' relationships to changing local housing and labour markets. It highlights the materiality of space and time in constraining tenure experience.

The empirical chapters that follow explore working-class housing in Sunderland within this framework. After an historical account of the linkages between housing markets and labour markets in the area, two locales are examined in detail to reveal the changing patterns of tenure in the private sector in the early part of the twentieth century. This examination highlights the mutability of tenure forms within the private sector.

The following four chapters report on survey work undertaken in order to explore the changing meanings of tenure as the drive to recommodification extended ownership to new kinds of households. The experience of different kinds of ownership (outright ownership, mortgage holding, equity sharing) in four different locales (ex-council estates, older terrace housing, new-build inner city locations, and a suburban new build scheme) enables comparisons to be made between the variable impacts of different kinds of marginal ownership on Wearside.

The emerging contradictions in each of the four locales are outlined, and the interconnected nature of council tenancy and ownership stressed. Finally, an attempt is made to explore further the usefulness of a cohort analysis in understanding the restructuring of tenure relations.

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THE STATE OF TENURE: EXTENDING OWNER OCCUPATION ON WEARSIDE

by

CHERRIE STUBBS

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14 MAY 1992

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CHAPTER ONE: INTRODUCING THEMES AND ISSUES

1.1 Introduction

Housing is a complicated business. At one extreme, it often appears to be a matter of individual and private concern, choice, or taste. We can even seem to express identity through housing (Duncan, 1981), or have others define us through it; find pleasure and meaning in the consumption and leisure activities that we pursue within the confines of our domestic space, (Pahl, 1988); or even according to Saunders (1990) find 'ontological security' through the particular tenure relations that our housing involves.

A moment's reflection, however, should alert us to the fact that 'we' are not atomised individuals, nor an undifferentiated group. We occupy housing in households, and housing may mean different things to men and women, old and young, married or single, employed or unemployed, in different kinds of household.

Housing, though, is not just a matter of meaning, culture, identity or experience. Such issues, important though they are in people's lives, are mediated through the channels by which housing is produced, provided, allocated, and consumed; and by the social relations of tenure that are constructed by these

channels at different times in different ways. Households may exercise some choice in their housing affairs, but they do so in circumstances that are historically given. It is important, then, to realise that the social relations of capitalist production, reproduction and consumption structure households' approaches to housing. The housing that we occupy connects very directly to what we can afford - and hence for each of us involves issues of labour market position, wealth and inheritance, and class relations.

At the other extreme to the private dream, housing is a multi-million pound industry, affecting a nation's economic prosperity, political agenda, and ideological climate. It is both a commodity and much more than a commodity. As well as being a discrete locus of labour and property relations in its own right, it has also been recognised as an arena for state intervention to lower the costs of social reproduction; as potentially ideologically incorporative; as a site for the production and reproduction of various divisions of labour; and as an aspect of class formation as well as fragmentation (Edel,1982; Berry, 1986; Ball, 1986; Watson, 1986; Munro and Smith, 1989; Saunders 1990; Forrest, Murie and Williams, 1990).

Faced with this diversity, there is an obvious need for a theoretical focus and set of concepts that enable the

housing researcher to define a more precise area of study. Kemeny (1988) refers to this process as 'defining housing reality', and argues that the exercise of power is "crucial to the question of which issues and problems become defined away, and which become accepted as 'the central issues'" (p. 206). Ball (1986) lists the following 'shared assumptions' of housing studies since 1945 (p. 150): - that housing studies are about housing policy, that housing problems revolve around consumption issues targeted at individual welfare, that tenurial changes are the way to achieve policy goals, that market relations are the appropriate touchstone against which to judge state interventions, and finally that tenures have necessary effects on the political allegiances of households.

1.2 The present study.

In a sense, the present study can be seen as originating within this set of concerns. It is about the 'effects' of a policy initiative (the extension of owner occupation); it concentrates on consumption issues (the experience of different kinds of ownership at different times) - although it tries to situate this within the social relations of production and reproduction; it is therefore interested in tenure (primarily in the changing social relations of tenure); and it is interested in the political effects of tenure change

(though not just conceived narrowly in terms of voting behaviour). It is centrally concerned to compare the experiences of households in particular housing cohorts as they face specific housing and tenure circumstances at particular times. To this end, by means of empirical case studies, it compares households in four different locales on Wearside, who have experienced differing facets of the recommodification of tenure.

The four case studies on which this comparison is based highlight differing routes into ownership, different housing and labour market histories, and differences of social location between households in the four locales. The case studies also illustrate the importance of historical analysis in situating the material realities of ownership. In summary, they constitute studies of

a) a shift of tenure relations from public ownership to owner occupation, as settled council tenants took up the option to buy the 1950s and 60s housing that they had occupied for meny years on the Hylton Castle and surrounding estates;

b) the continuation of market relations in Hastings Street, an area of terraced housing, first developed in the early part of this century, and illustrating both the strong tradition on Wearside of working-class owner occupation, and in part illustrating the shift from private rental to private ownership;

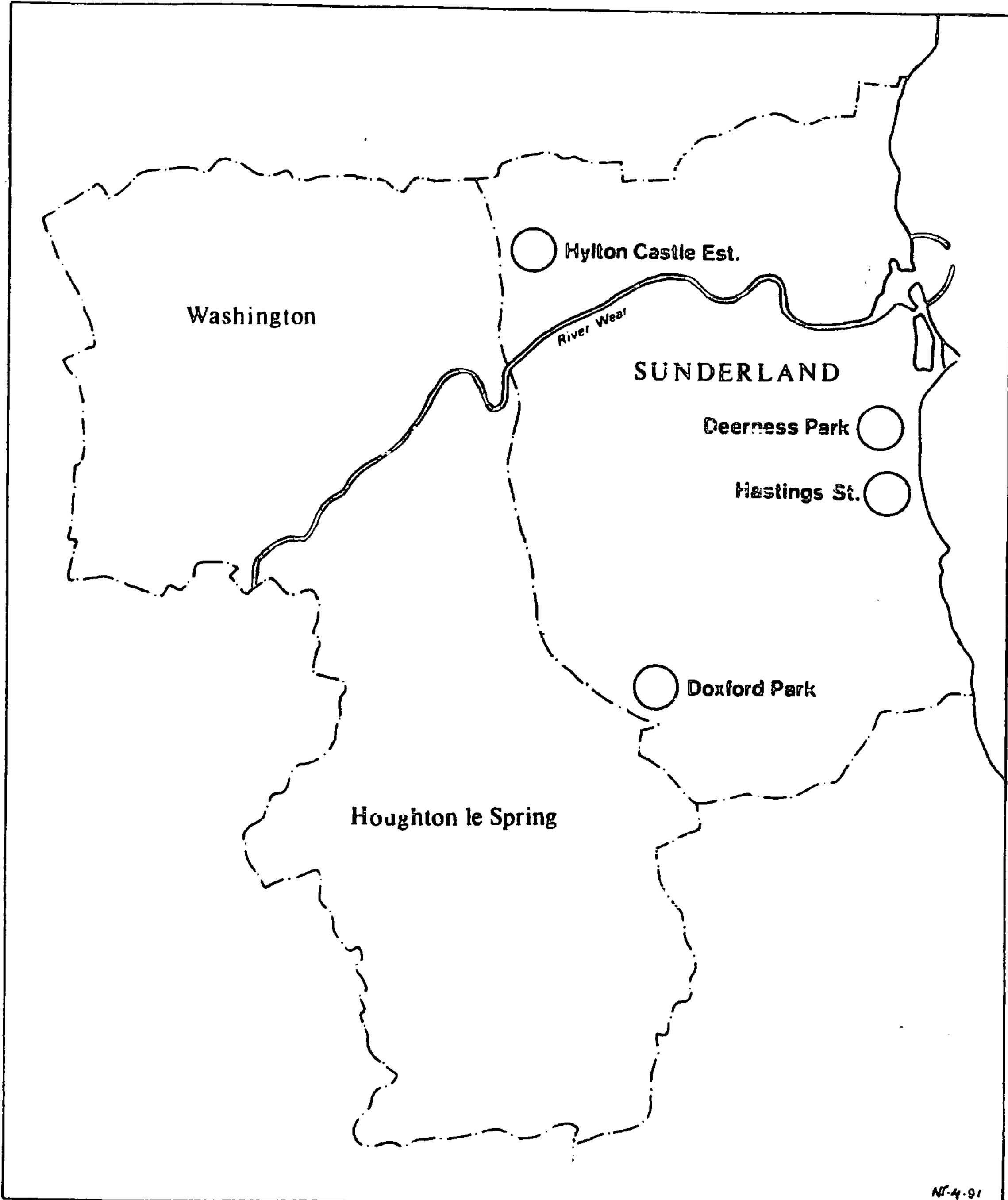
c) a purpose-built equity share scheme, Doxford Park, which was developed by the local authority in conjunction with a private builder, as part of an overt strategy to extend ownership to new strata of the working class in the late 1970s.

d) Deerness Park, which was built slightly later as a private sector speculative development on land made available by the local authority and was intended for sale on the open market, but where a partial equity share scheme was needed to make the development viable in the harsher climate of the early eighties.

The four housing locales lie within the boundaries of the present district of Sunderland and are shown in the map overleaf.

Because I am concerned to demonstrate the value of locating households' approaches to tenure within the changing structural relations of labour and housing markets, in the following chapter I discuss the development of working-class housing and tenure on Wearside in the context of changing labour markets. Chapter three is based on archive and documentary material, and traces the changing patterns of tenure in Hastings Street and Clementina Street (later to become Deerness Park) - the two study areas that were developed

Location of the study areas



before the first world war and for which there is historical material available.

The four following chapters report on survey and interview work that was undertaken in the four case study locales at different times in the mid-1980s. It is important to stress at the outset that these case studies are not meant to be typical of working-class housing in general, nor even of working-class housing in Sunderland. They constitute case studies of different facets of the extension of owner occupation that affected different housing cohorts at different times.

The foundations of this comparative study lie in the immediate political significance of the 'Right to Buy' initiative of the early eighties. As this initiative unfolded, it became clear that it was part of a wider state intervention to privilege re-commodified relations over a wide range of economic and social policy areas. Malpass and Murie (1987) provide a useful overview of the legislative programme and what they call 'policy output' in housing since 1979. By the mid 80s, the 'new right' had engineered (under a rhetoric of rolling back the state) a growth in home ownership of some seven per cent in eight years; the 'privatisation' of over a million former council houses; the cutting back of local authority housebuilding starts to under a sixth of the level of the mid-seventies ; and a doubling

of grants to private owners. Tax relief on mortgages in the mid-eighties was running at three times the level of the mid-seventies (Holmans, 1987), and Cooper (1985) estimates that the average mortgage tax relief for home owners had grown from £265 per annum in 1979 to £500 per annum in 1985. Over the same period, subsidies to council tenants fell from £323 to £124, a quite deliberate reversal of public spending priorities.

As the recommodification drive unfolded, local authorities reacted in differing ways. Some embraced the changes eagerly. Others such as Sunderland were more cautious. Homesteading, equity sharing, and build for sale schemes did not find widespread support in the late seventies and early eighties on Wearside. It might therefore be seen as perverse to concentrate on recommodification and the extension of ownership in an area where the majority tenure was still firmly council tenancy, and where the population as a whole was so heavily dependent on the public provision of housing. At the time of the 1981 census, albeit under boundary changes that incorporated Washington New Town, the figure for council tenancy was still over 54%. The extension of ownership is likely to prove interesting in an area characterised by such a strong historic committment to social housing, as well as a long history of working-class ownership.

The justification is thus one of 'studying change where it happens' (Byrne, 1986). The extension, via state activity, of owner occupation into potentially new strata of the working class is a contemporary dynamic that may also be particularly interesting in a peripheral area whose economy is symbolised (perhaps inaccurately) by the imagery of Nissan, Savacentre, mining and North East Shipbuilders (deceased) and where the local economy is undergoing such rapid economic restructuring. Sunderland may perhaps prove a limiting case.

1.3 The sociology of tenure relations

It is clear that many disciplines have insights to offer in the analysis of housing and tenure relations. The localised political significance of housing has been widely recognised (Dunleavy, 1979; Byrne, 1989). The social and spatial inequalities that this entails have been noted (Dickens et al., 1985; Little et al., 1988). The economics of both the production and consumption of housing are being rethought (Ball, 1983;1985), and much valuable work has been done in uncovering the historical legacy of assumptions about housing (Swenarton 1981) and the role of the state in regulating housing and tenure relations (Melling, 1980). My main starting point, however, was the sociological literature that focussed on the social relations of tenure and in the remainder

of this chapter, I review this work and comment on its significance for the empirical material that follows.

In 1976, Fletcher suggested that the sociology of housing had all but disappeared, with housing (or more precisely housing tenure) being seen as "just one factor in the Weberian-style understanding of 'market situations'" (Fletcher, 1976, p. 451). Over a decade later, one could argue that on the contrary, questions such as the relation between tenure and social consciousness, the nature of 'housing classes' and 'consumption cleavages', and the gendered nature of housing realities are becoming central to the whole project of urban sociology (Mellor, 1989).

As mortgage holding becomes the norm for more and more working-class families, issues such as the class significance of domestic property have come to have renewed salience at a theoretical level (Saunders, 1984, 1990; Forrest et al., 1990; Harloe, 1984; Berry, 1986; Barlow and Duncan, 1988). The associated residualisation of council tenancy has generated academic debate as well as political concern (Forrest and Murie, 1983; English, 1982; Forrest et al., 1990), as have the emerging problems associated with low income owner occupation (Gray, 1982; Karn et al., 1985).

Furthermore, a number of people's lives have been materially affected as they contemplate the potential inheritance of wealth on a scale undreamed of in earlier generations, and academic work is beginning to reflect this (Forrest and Murie, 1989; Munro, 1988).

Currently, much of the concern in the sociology of housing is with the material and ideological consequences of the present restructuring of tenure relations, occasioned by the spread of ownership to new age groups and social strata. Sociological interest in housing, however, has a long pedigree, and has confronted a series of changing questions.

As Hole (1979) has outlined, there have been social surveys of housing conditions in Britain since at least the 1830s. The period of social planning and post-war reconstruction in the forties and fifties saw the establishment of consumer surveys directed by the Building Research Station, largely concerned with improving the design features of the vastly expanded council sector. Broader questions were asked by those such as Ruth Glass (1948) who were interested in the strains experienced by residents of new estates, their layouts and facilities. Studies representing what Kemeny (1988) refers to as a clear Fabian tendency among housing research continued into the post-war period, with many researchers demonstrating "a commitment to the

efficacy of social engineering through state intervention in housing". (op. cit. p. 211). This was perhaps particularly evident in the rich seam of 'community' studies which was mined highly profitably by the social anthropological studies of city life characteristic of the forties and fifties (see inter alia Mogey, 1956; Willmott & Young, 1957; Jennings, 1962; Glass, 1948).

It is perhaps arguable that these 'community studies' did not constitute any developed sociology of housing as such. Indeed, one of their major weaknesses has been seen as naive empiricism, the 'poor sociologist's substitute for the novel' (Glass, 1966). Their legacy, however, was felt in applied research at central and local government level (for the then Ministry of Housing Design Bulletins, for example, and for New Town Development Corporations).

Much of the critique of such work, coming largely from institutions outside of the governmental apparatus, seems with hindsight to have been equally committed to some versions of the idea of 'community', and to the centrality of both the built form and particular tenure relations in maintaining this always nebulous construct (see for example Benwell CDP, 1978; Dennis, 1970). Despite this, the 'myth' of community studies (Stacey, 1967) was asserted, to the extent that Bulmer (1985) could argue that there was a twenty year gap as urban

sociology's concern with housing moved away from a problematic centred on community to a concern with tenure as such.

It is perhaps ironic that recent housing researchers of very differing orientations are calling for a rediscovery of some of the original concerns of community and a sense of place (Banim, 1987; Byrne, 1989; Saunders and Williams, 1988). In many cases, this has taken the form of a concern with 'locale', a term that was introduced by Giddens (1984) and now exciting interest in urban studies and housing research (Saunders and Williams, 1988; Dickens, 1990).

Much of this interest centres on Giddens' rediscovery of the importance of a sense of place in the analysis of structuration - an attempt to transcend the structure/action dichotomy to which Dawe (1970) drew attention some years ago. As Byrne puts it, space "is now being employed in social science in relation to each half of the structure - action dichotomy, and as a device for bridging the gap between them" (Byrne, 1989, p. 26). One side of this is the widespread adoption of the concept of uneven development to explore the structural regional underdevelopment of areas like the North East. This structural backdrop is explored further in chapter two.

The other, however, is the employment of the term locale to reflect the fact that neighbourhoods can be communities of subjects sometimes united by common experience of wage labour and household form, now perhaps increasingly fragmented, with a 'community' that relies on memory. Although the idea of 'locale' is a contested one, (Gregson, 1987), it is one that has applicability when used to remind us that things happen in space as well as time, and that labour lives and is reproduced in distinct areas. It is used throughout this thesis, and examined further in chapter six.

The original critique of the community studies tradition of housing research, and the re-integration of the sociology of housing into more mainstream sociological concerns, was associated with the revival of interest in Weberian sociology in the mid-nineteen-sixties. Central to this development was the publication of Race, Community and Conflict, in which Rex & Moore's (1967) first attempted the delineation of a housing class model - a model that argued for a recognition of the idea that tenure had an effect on people's lives that was independent of class location.

It is important to recognise that the housing class model that Rex and Moore proposed was essentially a theory of class formation (tenure, with modifications, was seen as the basis of class alignment), a theory of

housing values, (in terms of location as well as tenure), and a theory of urban politics and distribution that was later to be developed by Pahl (1975) and others as urban managerialism. These three strands are developed in the next three sections, before discussing Marxist and Feminist work on state interventions in tenure.

(i) Class and the housing class debate

Despite the assertion that the housing class debate constitutes "probably the only debate of any importance in the sociological literature that directly relates to the study of tenure" (Kemeny, 1981, p. 12), its shortcomings are manifold. Briefly, the original formulation suggested that housing market situation provided the basis for differential life-chances and hence different class positions in a Weberian sense. This 'housing class model' was criticised for insufficient appreciation of the context-bound nature of the empirical findings on which it was based (Couper and Brindley, 1975); for being unclear as to the material basis of the designations (Pahl, 1975; Saunders, 1984); for confusion of intra-class competition for scarce resources with potential for capital accumulation, (Saunders, 1978; 1979); and for lack of clarity regarding the divisions of interest between different social groups within housing classes (Thorns, 1981).

The most telling point is perhaps one raised by Haddon (1970). Rex and Moore's original formulation, Haddon said, confused potential access to a tenure with current housing location. By doing so, they confused social groupings with housing taxonomies, and mixed status groupings with classes, even if classes were defined in a Weberian way. Although it is a point that is to some extent conceded in Rex and Moore's later work, this confusion still bedevils the issue. Barlow and Duncan (1988) have recently argued that the proponents of the housing class concept have fundamentally confused power over housing resources with housing tenure. They are trenchant in their criticism of a theoretically naive confusion between tenure groups seen as 'taxonomic' entities and tenure groups seen as 'substantive' collectivities or social actors. Further, the early housing class work made little attempt to relate housing situation to labour market position, or to recognise the dynamic connections between the two. Moreover, it made little reference to spatial or historical contingency.

Despite these shortcomings, there has been continued interest in theorising the importance of domestic property in class formation and/or reproduction, whether class is defined by Marxist or Weberian criteria. Recasting the terminology, Saunders (1979) has argued from a Weberian standpoint that tenurial divisions can form the basis of 'domestic property classes' which are

rightly to be seen as class formations in a Weberian sense; Pratt (1984) further claims that the exchange potential of owner occupied housing is the material basis for class formation.

One of the central claims of the housing class proponents has been that political interests followed on from tenurial position. The political and economic gains that Pratt, and Saunders, identified were said to form the material basis for political action. Both ends of this equation have been attacked. Owning does not always and everywhere bring gain (Thorns, 1981; Karn et al 1986). And as Barlow and Duncan point out, the linkage between voting and tenure is not as straightforward as it seems. Recent reformulations by the Weberians have introduced the idea of a consumption cleavage (Saunders, 1984; Dunleavy, 1979), but this does not really solve the issue.

In part, this is because the study of class and political action is fraught with competing and arguably irreconcilable epistemologies. For Weberians, market places are the locus of both structure and action. For Marxists, production relations still structure markets. Byrne (1989a) suggests that there are three competing models in play: 'independent causation' (class and housing position independently lead to political

affiliation, a Weberian position); 'indirect causation' (class leads to housing position, leads to political affiliation, another kind of Weberianism); and 'spurious correlation' (class affects both housing and political affiliation, a materialist position). There remains a problem with all of these positions in that, although housing gains can have real material effects, these need not lead directly to political affiliation. Further, not all ownership brings unmitigated gains.

Problems also arise because 'tenure' continues to be used as a legal descriptive entity (Stewart, 1981) which runs the risk of rendering tenure forms fixed and ahistorical, as Saunders (1984) himself later recognised. This lack of a historical perpective applied within a particular locality is one that the present thesis seeks to remedy.

Marxist approaches to the question of the political impact of home ownership are largely coupled with a discussion of class consciousness rather than class formation. For those primarily interested in exploitation generated at the point of production, tenure remains of secondary significance except in the discussion of social reproduction. Although many Marxists might take issue with the simplicity of the formulation "I buy, you own, we lose, they profit", (CDP, 1976), the question of the impact of home

ownership on ideology and consciousness rather than on the material wellbeing of households remains the important issue (Clarke & Ginsburg, 1975; Ball, 1985).

It is more than a matter of ideology, however. From Engels (1975) to Edel (1982), the home owning proletarian continues to complicate the designation of the working class. As Engels wrote in the eighteen seventies, "the worker who owns a little house .... is, true enough, no longer a proletarian", (op. cit., p.48). Access to differing relations of tenure generates differing potential for capital accumulation or income substitution. How this is linked to what Berry (1986) sees as a major differentiation within the employed strata between higher-paid workers in secure employment and the rest - and what the impact of this might be on working-class unity in this and future generations - remains an important question.

Marxists and Weberians alike have had to come to terms with the apparently widespread preference for owner occupation amongst much of the English working class. This area of housing values and preferences, and the social meanings of tenure that underpin them, is the second theme opened up by Rex & Moore's work.

(ii) Housing values and preferences.

Rex and Moore's theory explicitly proposed a common value system concerning preferred location (suburban) and tenure (ownership). The latter of course forms the foundation of much political rhetoric, Conservative and Labour alike, with the Conservative view in general being thoroughly convinced and approving of the naturalness of the desire for ownership, and the Labour Party more reluctantly "coming to terms with owner occupation" (Ball, 1985). Although the issues are rarely posed nowadays in the stark language of 'choice or constraint' over housing, as the structuring realities of government interventions become ever more apparent, the debate about tenure preferences continues to reverberate.

Merrett has warned of the need to tread carefully in this area, arguing that the existing literature on tenure preference is "marred by an excess of unstructured empiricism or ideological rubbish" (Merrett, 1982, p. 56). Arguing the "pervasive influence of supply upon choice" (p. 57), he insists on the concept of feasible choice, suggesting that desirability can be measured by six sets of attributes - physical character of the house, control over its use, the qualities of the neighbourhood, the ease of access to relevant other locations, mobility opportunities, and

financial gains and losses, each of which is affected by state interventions - rather than simply on the basis of tenure. His strictures, and those of Gray in the same volume, against a tendency to fetishise tenure are shared by Ball (1985), who is aware of both the diversity within tenures and the historical specificity of the existing perceived advantages of owner occupation.

Despite this, the universalism of the appeal of ownership continues to be asserted by Saunders amongst others. He contends that "the desire for home ownership is primarily an expression of this need for ontological security, for a 'home of one's own' is above all else a physical...and temporal...location in the world where the individual can feel literally and metaphorically 'at home'" (Saunders, 1984, p. 223). His assertion that ownership is the individual solution to the societal problem of alienation is only an extreme version of an argument he has advanced with Williams (Saunders and Williams, 1989), and developed further in his account of the rise of A Nation of Homeowners (Saunders, 1990).

In the first chapter ('How the meek [sic] inherited the earth') he presents the spread of home ownership as a revolution which expressed "the desire of people to own their own housing" (p. 57). The "people" are atomised units, untouched by the structures of the state or the

relations of civil society. Rejecting Marxist analyses, and scorning any notion of a capitalist state or class relations, he also derides "left-feminist thinking" as part of a "full-blown conspiracy theory" (p. 33).

Two things are immediately striking. One is that he misrepresents and quotes out of context; it is as though notions of class struggle, hegemony or contradiction had never been part of the socialist or socialist-feminist project. The second is that his own view of English individualism (p. 40) rests on a nineteenth century view of the state and citizenship, as he denies the structuring context of patriarchal capitalism as a mere product of "wishful thinking" or "fevered imaginations" (p. 66).

His own explanation for what he seems to see as a tide of feeling in favour of ownership rests on very strange sociological foundations. A mish-mash of phenomenology, micro-biology, and genetic theory are adduced to suggest that human beings as individuals are characterised by an 'instinct' to possess, which contributes to a sense of ontological security and self identity. Quite what a sociologist is doing dabbling in sociobiology when there are so many other, less opaque, waters to fathom is beyond me. More important in this context is his empirical attempt to demonstrate the existence of this deep-seated desire to own.

Here, his use of evidence from his three towns study seems flawed. The sampling basis of the study is hardly justified; his use of material seems more selective than most; and his technical discussion less than adequate. His use of respondents' material, often at face value, is another shortcoming, and the language he employs to discuss it is the language of common sense, of an ahistorical and non-material taken-for-granted world. It seems to symbolize his justification of the gains of the skilled manual and lower middle classes who are clearly close to his heart.

That these classes currently see "a home of one's own" as one of the "core institutions of modern British Society" (p. 263) may be true. That is no reason for sociologists to take that claim at face value. Slipping, as he does, from an analysis of housing tenure to a discussion of 'the home' takes us away from relations of production into the realm of consumption. In so doing, he perpetuates the dichotomy between production and consumption and we are redirected from sociology and politics into the psychologism of so-called private life. Alienation is relocated, away from wage labour and towards a tenure relation with the local state. Further, he claims that insofar as tenants can not say "This is mine. This is private" (p. 304), they cannot say where they belong, and are not "confident and self-

reliant" (p. 321). The final insult to the generation that established the idea of welfare as a right is to be excluded from the "independent yeomanry of England [that] is gradually being remade behind the hedgerows of Acacia Avenue" (p. 313).

Rejecting collectivism out of hand as being inherently inimical to human happiness, or at least to the English possesive individualist version of it, Saunders misses the central point that it is housing quality, together with the terms of its occupation and use, that structure such preferences. The changing economic, political and ideological forces that do make tenures different are swept aside, and the losers from the system (such as the mortgage defaulters who doubled in numbers during 1989, according to the Observer, August 12th, 1990) are reduced to an unfortunate afterthought.

As Somerville (1989) rightly says, the consumptionist and culturalist thrust of Saunders' work embodies an atomism. Saunders' individuals, men and women, are inspected for uniformity of belief and attitude, a uniformity that is adduced as evidence of the deep-seated naturalness of a tenure form. In asserting the uniformity of the meaning of the home, he quite loses sight of the economic and political contexts within which his 'evidence' has been presented and constructed. It is not surprising that his work is currently been

used by Dickens (1989) to shore up a reductionist appeal to psychoanalysis, sociobiology and post-feminism to 'explain' trends in housing. It is not clear to me that these developments take us far in exploring the meanings of housing and tenure, let alone in understanding the material and ideological differentiations that result from the restructuring of tenure.

Above all, I would say that Saunders' work obscures the the dynamics of housing cohorts as they negotiate tenures in different ways in different times and places. In sum, it represents a denial of economics, ideology and politics in favour of a narrowly atomised vision of national wealth and well-being.

Forrest, Murie and Williams (1990) on the other hand present the issues in a way that does stress the variety of tenurial experience and the differentiation and fragmentation that ownership can bring. Unlike Saunders' view of an owning majority who all benefit to some degree from ownership, their analysis stresses the volatility of housing markets, and points to the key role played by the state in underwriting ownership in recent decades. Their empirical material includes employment and housing histories, as well as attitudinal data. In all of this, it has much in common with the present thesis. Their language of market segmentation, differentiation and fragmentation, and their

"deconstruction and reconstruction" of tenure is refreshingly far from Acacia Avenue.

In this they draw on a tradition that has begun to deconstruct the historical specificity of the 'advantages' of ownership as demonstrated in policy-based research on the reservoir of demand for ownership (Jones, 1982), as well as in historically based work in specific locales (Banim, 1987). The extent to which state interventions in housing have underwritten ownership is now widely acknowledged (see inter alia Malpass, 1986; Karn and Ungerson, 1980). Further, sociologists have begun to explore the ways in which tenure is connected to social relations other than class relations - particularly perhaps to gender (Munro and Smith, 1989) - and have begun to understand the extent to which tenure preferences are associated with other 'desirable' social states.

Out of a critique of the literature on housing values, then, has come the recognition that such values are temporarily and locally specific and are materially constructed via local housing and labour markets as well as by state interventions. The literature on housing values has also opened up the possibility of cross valorisation between tenure and other social states - an issue that was implicit in many of the empirical studies carried out within the urban managerialist approach.

(iii) Urban managerialism

The third avenue of research and theorising prompted by Rex and Moore's study has been the body of work that is commonly referred to as urban managerialism (Pahl, 1975; Williams, 1978). In looking at the way bureaucratic officials influenced the allocation of housing, Rex and Moore offer a valuable insight into the values and attitudes of the 'middle dogs' in local authority housing departments. This interest in housing allocation was followed up by researchers concerned to investigate the role of housing visitors and managers in the evolution of 'problem estates' (Damer, 1974; Damer & Madigan, 1974); in the allocation of public housing to black people (Simpson, 1981); and perhaps most notably in the series of studies of planning decisions associated with the Newcastle political sociologists, (Davies, 1972; Dennis, 1970).

The thrust of this work was to stress the disjunction of values between the policy makers and those who are affected by their decisions, and to enumerate the unintended consequences of officials' actions. The empirical harvest of such work is rich, and the ethnographic insights fascinating. In the intellectual climate of a resurgence of interest in marxism and of theories of the state, however, it is not surprising that it excited criticism as a theory of urban politics.

The key points of controversy have been the extent to which these managers exert, in Pahl's (1975) terms, an 'independent influence'. Or as he later put it, to what extent do they mediate between the state and a local population? Sociologists sympathetic to the emerging political economy consensus were quick to point out that the managerialists lacked a theory of power, of the state, and operated in a theoretical world in which the structuring demands of the economy were strangely absent (Hill, 1977). In an era when insensitive planning of the supply of public housing was said to be a party whose time was over, Lambert, Paris and Blackaby (1978) were not the only sociologists of housing to be attracted to the 'new' urban sociology (Zukin, 1980).

Before turning to what became the orthodoxy in the sociology of housing in the 1980s, it is worth pausing to reflect that some of the empirical work generated in the managerialist tradition did begin to open up issues of gender in cross-valorisation via a discussion of the importance of being a 'nice' family houshold in order to achieve a 'nice' council house. That it was the housekeeping standards of women in 'nice' families that were policed emerges from the work of English et al (1976). That it was precisely family households that were seen as the province of the local state can equally be seen with hindsight, and was pointed out by Cockburn

(1977). That the gatekeepers related to different age groups on the basis of their family household situation is of further significance. But such insights remain implicit in most of the urban managerial work, rather than intruding directly into the analysis. They are rather more absent from the 'new' urban sociology that forefronted the role of the state in regulating urban life.

1.4 Political Economy approaches

Whilst it is not my intention here to rehearse the tenets of the political economy approach associated with French structuralism on the one hand, American political economy on the other, and the associated appropriations of a variety of theorisations of the state, it is important to note how influential such work has been in British urban sociology. Useful reviews are included in collections edited by Dear and Scott (1981); Forrest Henderson and Williams (1981); and Pons and Francis (1983); as well as in the _International Journal of Urban and Regional Research_. This work emerged, as Zukin (1980) puts it, out of an "identity crisis", and the nature of the urban - and hence of state interventions in the urban - remains a matter of conceptual debate.

Zukin suggests that there are two general approaches to urban issues within Marxism: those associated with

Castells' stress on the urban as the key site of the social reproduction of labour power which derives from his particular appropriation of Althusser's claims to science, and those associated with Harvey's attempts to document the role played by cities in the accumulation process and in uneven development. In Castells' work in particular, the state is seen as 'the manager of everyday life' as attempts are made to regulate the means of collective consumption. Housing therefore is cast as a problem of consumption relations in his approach, whilst Harvey is more interested in questions of investment and real estate, and the role of state interventions in managing the relations between finance capital and the built environment.

Looking at the way this had been incorporated into housing research by the early eighties, Duncan (1981) wrote that "instead of the much criticised reifications of 'the city' (as in urban ecology or urban managerialism) research is led to a reification of 'the state'" (p. 231). His charge of over-abstraction and over-generalisation seems justified as soon as we begin to examine particular state interventions in housing. For example, to say that the extension of owner-occupation as a privileged tenure form is an exercise in social reproduction tells us very little on its own. Why this tenure form? Why now? How does it work and with what consequences for whom? Who gains? Who loses? These

are all more immediate questions, directing attention to historical specificity, the balance of social forces, and the potentially contradictory nature of possible outcomes.

Duncan complains of the 'fossilisation' of particular moments of change, and castigates researchers for projecting a previous matrix of social forces (early state interventions into the provision of public housing) into a transcendental reality of all interventions, and hence ignoring the complexity of actual events. He suggests that concerns such as whether state housing is/was a 'working class victory' or a response to the needs of capital miss the point that interventions will be different, will be contradictory, and will carry different implications. His criticisms include the charge (against Melling et al (1980) in particular) that modern events are ignored in favour of a period where the issues better fitted the theoretical a priori assumptions of the researchers.

The impact of the political economy approach to housing has been very useful, but such usefulness should not blind us to its shortcomings. Although there is a potential within Marxist theories of state intervention for opening up questions of the nature of the political, ideological and economic realities that articulate with state housing policy, most analyses of state

interventions in the housing sphere take a rather crude model of the state as a starting point.

Without delving too deeply into the intricacies of theorisation as to the nature of the capitalist state - or the state in capitalist society - it is nonetheless important to indicate the broad outlines of the controversies. David Held provides a useful starting point when he writes

> "The state, or apparatus of government, appears to be everywhere, regulating the conditions of our lives from birth registration to death certification. Yet the nature of the state is hard to grasp. This may seem peculiar for something so pervasive in public and private life, but it is precisely this pervasiveness which makes it so difficult to understand."
>
> (Held, 1983, p. 1).

In addition, as Lebas (1981) has noted, the issue now is to understand an apparent process of withdrawal from state activity in the field of socialised means both of production and consumption. That this withdrawal is more apparent than real, only adds to the difficulties in understanding state activity in areas such as housing. The debate in recent years has moved well away from an easy acceptance of crude Weberian positions (that see the state as some kind of neutral refereeing system, or as a set of bureaucratic interest groupings) or on the other hand of the kind of base-superstructure Marxism that sees the state simply as the ruling committee of the bourgeoisie.

As Held demonstrates, more developed forms of Marxist analysis such as those associated with Althusser or Gramsci stress the ambiguous role that state interventions play in reproducing social relations. They see the state as shaping civil society, curtailing particular bourgeois interests and initiating change as well as reflecting it. Contradictions for capital, on this reading, go hand in hand with opportunities opened up for labour by state activity. In this view, the state becomes a non-monolithic agency of social control, riven with its own internal contradictions, but one that allows a dominant economic class to "rule, without directly governing" (Held, p. 30). The state is seen as a unifying element, organising the bourgeoisie, disorganising the proletariat, in a way that is 'relatively autonomous' from direct capitalist domination. Interest has therefore switched, to some extent, from questions of whether the state operates ideologically and politically, as well as economically, to how it does so.

Within urban studies, particularly in the work of Castells, Althusserian schemas have been taken as providing the most useful conceptual approaches, although the more open Gramscian line has received attention (Byrne, 1989). Althusser has argued that it is the ideological role of the state to provide subjects who accept their conditions of life as natural.

Domination, then, occurs by symbolism as well as by force. Chantal Mouffe (1981) argues that this is a class reductionist model, in that it implies a passive subordinate group, albeit a group whose ideas are not dismissed as false consciousness. It still implies an instrumentalist view of the state, even though it does alert us to questions of symbolism and consciousness that are clearly applicable to housing questions.

Gramscian approaches replace notions of ideology with the idea of hegemony. In this view, as Mouffe indicates, popular consciousness of what is natural becomes a matter of struggle; any consensus is provisional, and the state is seen as one of the guarantors of intellectual and moral unity. As she sees it,

> "the struggle for hegemony is a struggle within ideology and not, as with Althusser, a struggle between ideologies whose origins are located elsewhere"
> (Mouffe, 1981, p. 175).

Not only are state interventions part of the struggle for political domination of the dominant social class, but they also potentially involve relations other than those central to classic marxist understanding. Politics becomes more broadly defined than simply a matter of class relations. The articulation of class relations with those of gender, race, or other social relations becomes a key matter of investigation.

Marxist analyses of the state and housing have tended to privilege the role of the state in the production and provision of collectively owned housing; have simplified the intervention that this signified; and have concentrated on class relations at the expense of the relations of gender and generation. Merrett (1979) for example although recognising that "it is not possible to theorise about housing policy without at the same time incorporating the contours of a theory of the state" (p. 275) maps out a particularly flat 'explicit statement'. His version is a capital logic approach with relative autonomy overtones. It involves a working class that is recognised only through its political representatives, and one that is largely incorporated via the workings of social democratic forces. His version is more sophisticated than that of Lambert et al., who despite a professed concern with the state, see 'it' as almost coterminous with the government, an all-seeing body that absorbs risks, reconciles interests, deftly safeguarding profitability as it deflects protest.

For all the abstraction that has sometimes characterised Marxist accounts of the state and tenure, their central insight that state interventions in housing have material and ideological implications is important. The present thesis accepts this, and further looks to

explore state interventions in a historically sensitive way that is open to gender relations as they act in tandem with class relations.

In this context - and despite the recognition by theorists such as Ball (1986) that there are gender implications of state policy (which he does not follow through in his substantive work on the agencies of housing provision) - it should be noted that most marxist analyses of housing have remained gender blind. Any engagement with the dynamic force that gender (always in combination with class) can constitute has yet to be announced. In the analysis of the state's role in housing, it is not that the marriage of marxism and feminism is unhappy (Hartmann, 1981). The courtship has hardly begun.

In part, of course, this is because there has been little interest by either party in beginning the relationship. If marxists have (with the possible exceptions of Lebas and Cockburn) been content to put aside what Ball refers to as "the position of women" (Ball, 1985, p. 23), feminists interested in housing have been locked into a project of adding women onto the political agenda, rather than analysing the inter-relationship of class and gender.

1.5 Feminist analyses of the state and housing.

This is very clear in the early work on 'women and housing'. Munro and Smith (1989) list the key issues for these analysts as being problems of access to different tenure forms (Watson, 1986); specific studies of 'women's issues' in housing (see Brion and Tinker (1980), for example on women and homelessness, or Wilson (1983) on women and violence); and the plight of women in 'non-normal households' (Austerberry and Watson (1983) on single women, for instance). Such studies have tended to be descriptive, and at times over-stated.

Many feminist accounts of tenure have concentrated on the key role that 'the nuclear family' is said to play in housing allocations of various kinds. For instance, Watson (1986) claims that housing policy and provision is structured around the patriarchal family form, (itself a formulation that begs a few questions) which acts to "create and reinforce women's economic status and domestic role" (p. 1). She further asserts that the providers of housing, including the state, have perpetuated a dichotomy between the public and the private areas of social life, between production and reproduction, that is not in fact there in the real world.

Watson (op. cit.) asserts the marginalisation of non-family households in all tenures. Although I am critical of aspects of her work, her insight that most theorists not only ignore but positively reinforce familism in their own work is one that should be taken seriously. Her criticisms concerning approaches that merely locate state interest in housing as an expression of a need to secure the reproduction of labour power are cogent. However, it has to be recognised that the charge that familism is constricting for women (and men) in housing as in other spheres is controversial (Saunders, 1990).

Further, as Munro and Smith (op. cit.) point out, whilst some non-family households are marginalised in some housing markets, others are not. The question is an empirical one, rather than one for a priori assertion. This involves looking at gendered labour market issues as well as gendered housing market relations (Banim and Stubbs, 1986), in particular at the contributions women's earnings can make to house purchase.

Perhaps the key point that Munro and Smith make is that 'women' are not a unified social force per se. Gender relations, in housing as in labour markets, need exploring in the context of prevailing class relations and struggles. Ownership of domestic property may enforce or challenge dependency, depending on context.

Access to housing may indeed for some be predominantly channelled through the 'normality' of the nuclear family. But ownership equally may challenge dependency where women's' wages are required to pay the mortgage (Banim, 1987). For some, the normality of the nuclear family may work against enjoyment of housing, if mortgage costs rise and household incomes fall with the advent of children. For others, family life may act as a spur to gaining decent housing. Always the questions should be empirical ones - and little comparative work has been done in this area.

Women's circumstances may vary according to their class, marital status, and sexuality. Certainly their material circumstances are critically affected by their role as the prime carers of dependent children. They may vary enormously in their awareness of gender as an exploitative relationship. But in the end, gender is not confined to the realms of the personal and does not simply occur within the internal dynamics of households. Housing studies need to take account of the impact that domestic life has on labour market participation, particularly when they are concerned with the study of households' housing histories.

(i) Families, households and tenure.

Houses are occupied by households, which may be of a variety of forms. Historically, and whatever the reasons for this, the norm of the privatised nuclear family household has proved immensely persuasive to generations of working-class people, as well as to the state, and housing provision has both responded to this, and in part reinforced it. The traditional bargain that was assumed in artisan households of the nineteenth and early twentieth century in the North East was that of an exchange of services, a gender division of labour between a male wage earner with a moral obligation to support 'his' wife, whose responsibility was to take the primary responsibility for home and children. For many, in an age of few amenities, poorly paid women's work, and resistance by male workers, it must have been a rational work strategy; the terms of that bargain shift, however, with the emergence of labour saving devices and part-time female employment, as Lewis (1985) points out, and indeed owner occupation on the terms available in the post-war era may itself have affected households' work strategies (Banim, 1987). Pahl's work (1984; 1988) in designating work-rich and work-deprived households, and in suggesting that for work-rich households, home ownership is becoming a crucial differentiator of experience, is important in this context.

There is some evidence (Ineichen, 1981; Payne and Payne, 1976) that critically different housing careers are established very early on in working-class households' lifetimes. Ineichen, for instance, suggests that decisions taken early in a marriage make cross-transfers between tenancies unlikely. The young couples in his sample who were buying were very unlikely to have children in the early years of their marriage, and the wife would be in full-time employment. The council tenants in contrast were marked by "extreme youth, low occupational class, low earnings, and rapid fertility" (p. 254). Only in a minority of cases was the woman in employment. On the basis of a different sample, Ineichen suggests that these young people who were renting in the 1970s were likely to come from unskilled backgrounds, large families, and to have few educational qualifications. He therefore points to a (transmitted?) polarisation in the housing markets, as early pregnancy gives access to council housing but makes saving for ownership very difficult. Payne and Payne (op. cit.) had previously noted that in Aberdeen before the oil boom, owner occupation was only possible "before or soon after marriage", (p. 146), except for professional couples. It would seem, they say, that economic capital secures access to ownership, and human capital (children) access to council tenancy.

It is useful to remember, though, that households' approaches to housing are set in a historical context. Banim's (1987) study established that some working-class couples did achieve ownership in the seventies and early eighties, even though the woman had been pregnant at marriage. When the alternative of acceptable rented accommodation was being closed off, couples would both seek employment, and rely on the extended family for child care to enable them to get a toe-hold on the ownership ladder. Availability of appropriate and affordable housing at different times is a key factor in structuring housing behaviour. Banim's work also shows that tenure realities at crucial times such as the fifties did not present such stark alternatives as they did in the eighties. Tenure divisions, in other words, are not immutable.

Further, in looking at work such as Ineichen's, it is useful to recall that not all households are 'couples', and that not all couples stay together. Household structures are dynamic, and gendered. Finally, it is also worth remembering in the present context that growing numbers of households (that may or may not be couples) may be constrained into more marginal ownership as council tenancy becomes ever more residualised, and as ownership is being extolled as the 'natural' tenure for 'normal' people.

Households, increasingly of a variety of types, not only occupy housing, but also in the case of owner-occupiers control it as an asset. This may itself affect work practices (for instance in the 1984/5 miners' strike, when housing equity for some is reported to have strengthened resistance). But it also affects the distribution of wealth, and hence of class structure, but affects it for households rather than for individuals. Munro (1988) has pointed out that "the population is divided in wealth terms, mainly by ownership of a dwelling" (p. 421). In the last twenty years, house-price inflation relative to earnings has meant that it is a form of investment that far outstrips others that working-class families are likely to make (Munro, op. cit.), and this is likely to rise dramatically over the rest of the century. Over 68% of the population now own their own dwellings. Dwellings now account for some 35% of personal total wealth. This ownership is connected to a family household dynamic, as Munro's work on inheritance patterns indicates, and as the experience of those divorcing or separating will also testify (Watson, 1986).

As Munro points out, any sensible prediction of the effects of inheritance can only hold good if households remain stable. With divorce rates currently estimated as affecting one in every 2.5 marriages, the transfer of wealth becomes even more difficult to predict. All we

can be sure about is that the intergenerational transfer of property will have unequal effects that are unlikely to redistribute wealth in any straightforward way.

The household, then, is at the interface of the 'public' world of structures of domination, and the 'private' world of other kinds of dominations, based on more personal interactions. The two are linked, but it is sensible to separate them for reasons of clarity. Class relations and dominations - and those of race - happen outside of the household (although they have impacts within). Gender dominations happen much more obviously inside the household (although they have profound ramifications in the outside world). It seems to me to be too easy, though, to say on the basis of this that gender is of little account unless the focus of the study is on intra-familial relations. Firstly, as we have seen, the household work bargains that have traditionally been struck have had unequal labour market outcomes, that in turn become institutionalised. This can, and does, (though not everywhere in the same way) affect access to housing. How it does so is a matter for empirical investigation. But secondly, some households are construed in particular ways by the providers of housing if they violate gender norms. Single women, and particularly single parents, would be an example of this.

90% of single parents are women. There is considerable evidence that single parents are becoming concentrated in the council sector, as part of the residualisation and peripheralisation processes at work there (see chapter five below). An 'unfavourable' social location, single parenthood, is becoming associated with an unfavourable tenure (council renting). Women are culturally and physically out of place, as well as being economically disadvantaged by their social situation. This is reinforced by the process by which council estates become the location of the elderly, again predominantly women. Again, cross-valorisation occurs. Two groups, both surplus to the labour market's requirements, but both also violating the idea of a patriarchal nuclear family, exist in benefit dependency in public housing.

Feminist theorising has the potential to open up issues of women's contribution to the financing of the home, and of gender in the social construction of tenure. To that extent, the present study would claim to be influenced by feminist analysis, even though it is more concerned with households as a unit of analysis than it is with the internal relations and meanings of the home. Munro and Smith (op. cit.) also argue that the home is a site of domestic labour, necessary for social reproduction, but also the site of the struggle to extract domestic labour power. Though this approach has

received some attention, (Matrix, 1984; Mackenzie and Rose, 1983; Bondi and Peake, 1988; Banim, 1987), the present study can not claim to develop this work. The interest in gender explored here in a comparative way is confined to labour market issues and issues of cross-valorisation, as experienced by different housing cohorts.

(ii) Feminist theory and the state.

Implicit in much feminist analysis, of course, are feminist versions of theorising 'the state'. Much feminist writing takes it for granted that one of the central normalisations of experience that state interventions address is the normality of female subordination, largely - though by no means solely - accomplished through the institution of the nuclear family and the ideology of the family wage.

For some feminists, the ambiguities in the state's so-called patriarchal nature seem to be non-problematic and remain unacknowledged. For example, Sevenhuijsen and Withins (1984), suggest that the state "functions more as an extension of the patriarchal arm than as a means of shortening it", an instrumental view of the state that has echoes of Miliband about it. The equivalent of the Poulantzas alternative is perhaps provided by Barrett (1980) who examines the state's role

in maintaining oppressive structures via family legislation, welfare, social security practices and housing policy, and argues that the state intervenes only when 'relatively autonomous' structures such as the family are disrupted. The policing of the family (or rather of women within the family) is a key area of state concern, but one that rests on the appearance of non-intervention. The Englishman's home, after all, has until recently been seen as his sacrosanct castle.

The state's role in shifting the boundaries of the public and the private has become obvious. However, there is a danger of seeing the state as a male-logic state, or at best a gendered state within a capital logic framework, without acknowledging the potential contradictions that state interventions can involve, for both class and gender relations. This thesis does attempt to explore some of the potentially contradictory outcomes of the extension of ownership.

Finally, many feminists have argued that class and gender relations are literally built into housing provision. As Matrix (1984) point out, the feminist demands made by the all women housing subcommittee set up to discuss the provision of homes fit for heroes after world war one were not incorporated into the form of provision made. The housing provoked by the red skirts of Clydeside did indeed provide homes from which heroines as well as heroes benefited, but arguably in a

way that was at best contradictory for women. The housing provided may have been, as Swenarton suggests, a "visible proof of the irrelevance of revolution", "ideology operating through design" (Swenarton, 1981, p. 196). His 'testimony of inarticulate objects', however, has also been seen as a testimony to notions of a woman's place and domestic responsibilities embodied in the physical fabric (Matrix, 1984).

Although the current thesis does not explore this directly, it has informed my understanding of the different kinds of housing provided by different agencies at different times. The new housing of the fifties, for example, built as part of the welfare consensus of the post-war 'normalisation', was family housing. It was built at a time that gave contradictory messages to women. They were, once embarked on marriage and parenthood, being urged to leave the labour market. The Bowlby child was a potent cultural threat, and closing nurseries provided a material disincentive to employment. On the other hand, women were being drawn into the labour force in increasing numbers, in part to pay for the consumer goods and indeed the housing that the male 'family wage' could not support. The outcomes of this were again contradictory, as married women were drawn into employment in ever greater numbers, particularly on a part-time basis and, where they had young children, particularly on the twilight shift

(Beechey and Perkins, 1987; Hunt, 1988). To draw attention to the gender issues implicit in women thereby achieving a degree of economic independence is not to claim a causal primacy or direction for gender. It is simply intended to encourage an open-minded approach to the importance of gender in the production and provision of housing as well as in the consumption aspects.

In discussions of specific tenure initiatives, the implications of such state interventions are beginning to be understood. Wilson (1987) has asserted the negative implications for (some) women of the Thatcher regime's concern with men of property in the sale of council housing and in other measures to extend owner occupation. In a careful review, she points both to the contradictions of such policies on class and gender lines, and to the related contradictions of Thatcherism's labour market policies. The uneasy elision of individualism and familism has implications for class relations as well as for gender relations, a point that Hall and Jacques (1983) also recognise. These, too, are issues that have informed the empirical work that follows, but ones that raise questions to which I shall return in the conclusion.

Implicit in much of this chapter is the proposition that housing and tenure are dynamic issues. Households'

circumstances change as families change and labour markets change, but also the meaning and materiality of tenure changes. Single parents on dump estates can become owner occupiers through marriage. Owners can drop out of the tenure through separation and divorce as well as through repossession following redundancy. As the frontiers of tenure are restructured, more marginal households are likely to move into ownership - marginal both socially and economically. All of these features could affect the materiality of owning and renting, in the future as in the past.

This suggests that a framework is needed that connects the dynamism of households with the dynamism of tenures. Such an approach needs also to take account of state interventions, changing labour and housing market structures for women as well as men, and to employment and housing histories of different kinds of households.

In the following section, I develop the idea of a housing cohort as a device that enables such change and mutability to be recognised.

1.6 The housing cohort approach

The term 'housing cohort' has received insufficient attention in the housing literature to date, although the term has been sometimes been used. For example, in one of the few discussions of the ways in which life-

cycle costs and gains of differing tenures are unequally experienced, and construct different intergenerational advantages, Murie and Forrest (1980) comment that "the cohort of first generation owners whose purchase of housing between the wars marked the first significant growth of owner-occupation are now ageing outright owners" (p. 11). They note that capital transfers will occur when households are well on into a housing career, and that this will have cumulative effects. Munro's (1988) work also notes that the first major boom in home ownership took place in the thirties, and "the young owners from this first boom are now aged and many are dying and thus there is now, for the first time, a substantial transfer of equity between generations" (p. 419).

The term housing cohort has also been used by Forrest, Murie and Williams (1990), though largely in a straightforwardly demographic sense. These demographic concerns were also apparent in the debates about the needs of new communities in the 1950s and 60s, as young families on housing estates grew older, and made differing demands on services.

In the way in which I want to use the term, it also carries a wider social and cultural meaning, as households confront differing labour market and housing market realities at different times, and make sense of

them in different ways. It is a term that has some affinities with Abrams' idea of a 'generation', a device that he sees as linking "personal time (the life cycle) and social time (history)" (Abrams, 1982, p. 240).

The recognised, shared experience of a particular set of material circumstances is central to Abrams' idea of a generation, together with a taken for granted set of assumptions about housing tenure, the family, employment, education and much else. In his usage, the idea of a generation involves both the idea of an age group - the older generation - and of historical or social time - the generation of the thirties - together with the idea that the cultures formed by key experiences of the labour and housing markets will continue to exert influence.

Byrne (1989) is one writer who has recognised the importance of cohort experiences. Writing of Tyneside, he speaks of this being emboded in the phrase "the lads (or lasses, or if young enough, both) I went to school with" (p. 160). This consciousness of similarity of material circumstance, he argues, draws on an inclusive culture that remains affected by the labour market and housing conditions prevalent at the point at which they were encountered.

The idea of a housing cohort is more specific than that of a generation, and alerts us to the importance of

being in the right place at the right time to 'inherit' cultural capital in housing as in education and other aspects of welfare. Central to the concept is the idea that at the time of first entry into a housing market, public or private, any household will face particular labour markets that are specific to a locale, as well as specific housing systems. It will have specific employment patterns, therefore, for women as well as men in the households. It will face particular state interventions that will structure the meaning and materiality of tenure relations, both public and private. It will make sense of the class and gender relations of the time in differing ways. My use of the term 'housing cohort' thus encompasses both structural and associated cultural connotations.

The tenure experiences within a housing cohort may well be differentiated from the outset. Households within one cohort may as Ineichen suggested stay in divergent tenures - and the housing cohorts of the forties and fifties may well have done so had the material realities of tenure not been restructured in the sixties and seventies. For some of the housing cohort of the fifties, council tenure remained a reasonable prospect until the terms changed with the Right to Buy discounts of the eighties. The experiences of some of these households are explored in chapter four below.

There can then be changes of tenure experience within cohorts. There are certainly changes between housing cohorts. Council tenure is likely to mean something very different to the renter of the fifties who is still in a council house today, compared with a young household currently contemplating rental. Ownership on Wearside meant diffent things to those who bought houses in areas such as Seaburn Dene in the fifties compared with those more marginal households buying in Deerness Park in the 1980s that are studied in later chapters.

As a cohort proceeds through its housing pathways and careers, members of the constituent households may remain in the same household, labour market situation and tenure. They may not. Who does and for what reason is an interesting empirical question, again explored in the empirical work that follows.

If they do not, they will come into contact and potential competition with earlier or later cohorts. They may benefit from or be disadvantaged by the experiences of previous cohorts, either trading up or trading down to take account of this. The idea of a housing cohort keeps this open for empirical investigation. As an alternative to the housing class model, it offers the possibility of a dynamic and historically grounded approach that recognises tenures

as the result of layerings of "historical accretions which [have] drawn in different groups at different times under different conditions" (Forrest et al., 1990, p.101).

I would in addition want to suggest the idea of a spatially bounded cohort, in the sense of an identifiable group of households who populated specific locales at different times. The first cohort of households who inhabit a new estate is one obvious example. A cohort of gentrifiers who take advantage of localised housing market conditions at specific times might be another. Although such a usage is linked to the broader idea of a housing cohort outlined above, it should be kept analytically seperate. I refer to such cohorts as local housing cohorts. The empirical work of the thesis has been influenced by idea of local cohorts and by housing cohorts conceptualised in a non-spatially specific way.

Firstly, the idea of a housing cohort influenced the choice of case study. The study of the council house buyers in chapter four, for instance, illustrates the experiences of a housing cohort that was part of the establishment of council housing as the normal tenure for working-class households in the borough. As part of a local housing cohort, these longstanding former tenants saw their children grow up on the council

estates that encircled the town in the fifties. The study of Hastings Street, the terraced owner-occupied housing, illustrates two housing cohorts. One was a cohort who entered ownership earlier in their housing careers, at a time of relative bouyancy in the labour market for skilled artisans. The other was a younger cohort who have been replacing the ageing cohort of outright owners in recent years. The council-sponsored equity share scheme at Doxford Park illustrates the experiences of a cohort for whom council renting and labour market position had become more problematic in the late 1970s. Finally, the private sector-led inner area development, Deerness Park, illustrates the choices facing a younger cohort in the harsher climate of the early eighties.

The cohort approach as well as informing the choice of case study also informed the analysis of the four locales, as it became clear that with age, households from more than one cohort are involved in any one locale as it matures, and this is discussed in the analysis of the four locales. Finally, the cohort approach should also be born in mind when reading the account of the development of housing and labour markets in Sunderland in the two historical chapters that preceed the case study material.

In this introduction, I have argued for the importance of an historical analysis of households' approach to tenure that takes account of the changing meanings and materialities of tenure, and have introduced the idea of a housing cohort as a theoretical device to enable this. I have further argued that understanding the extension of ownership on Wearside means understanding the material circumstances of household structure, employment patterns, and state interventions that constrain different households at different times.

The empirical work that follows is of two kinds. The next two chapters are historically-based accounts of the development of housing and tenure on Wearside, in the context of changing labour markets. The four following chapters report on contemporary work undertaken in the four different locales and illustrate different aspects of the extension of owner-occupation, as they affected different housing cohorts at differing times. This work raises questions about the marginality of some of the households that have been drawn into owner occupation in recent years.

I return to this theme in the conclusion, in the context of the contradictions implicit in the current extensions of ownership for current and future housing cohorts, and the impact this may have on class analysis.

CHAPTER TWO: THE HISTORICAL CONTEXT

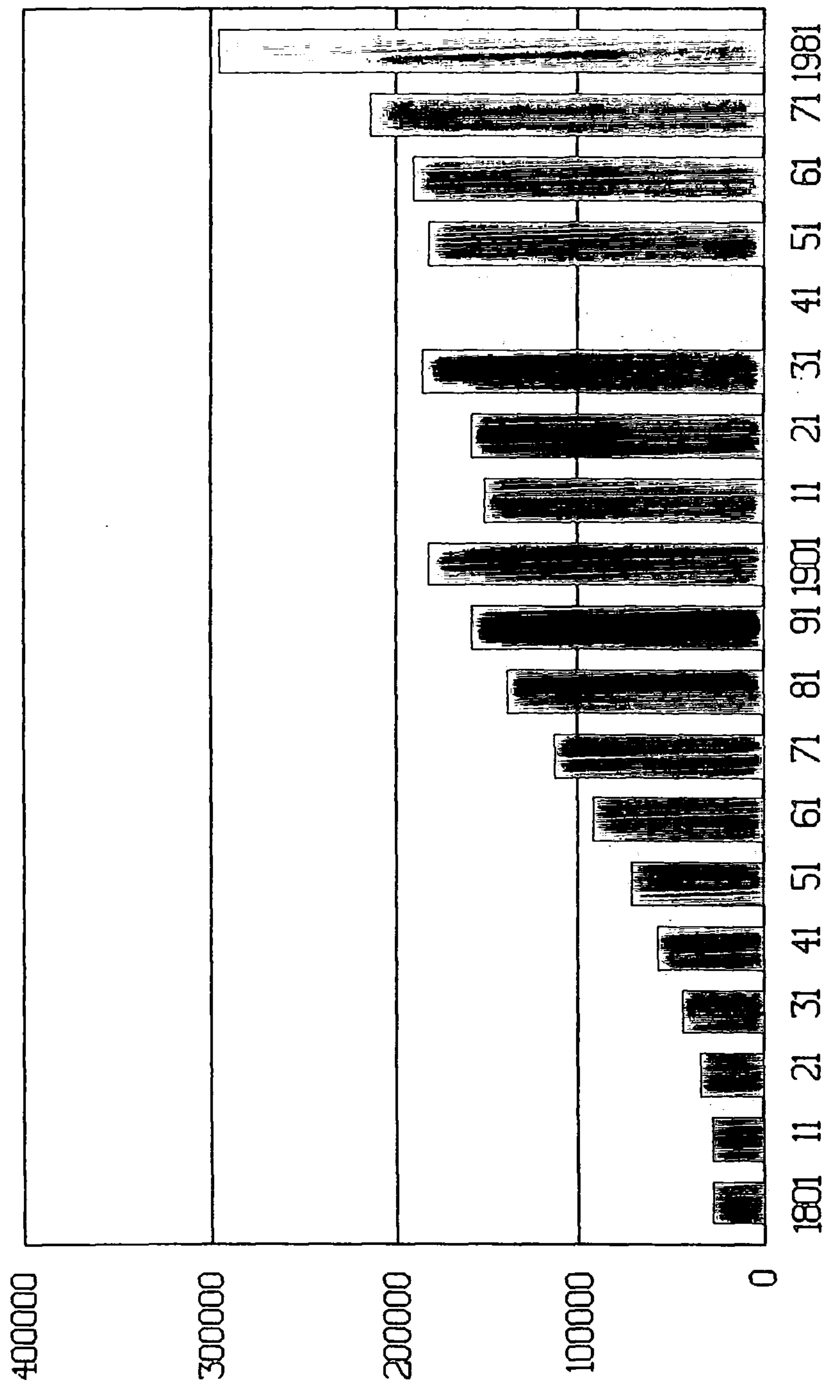
Sunderland was, and is, essentially a nineteenth century industrial town, a "boom town of the Victorian period, and a depressed town subsequently" (Potts, 1988a, p. 57), "a town living on the dwindling fat of its Victorian expansion" (Robson, 1969, p. 75). Despite a history that goes back before the twelfth century, not much is known of the original settlements - Monkwearmouth to the North, Bishopwearmouth and old Sunderland to the South - before their linkage by the opening of the Wear bridge in 1796 (Corfe, 1983). It was Sunderland's importance as a coal port that led to its eminence by the eighteen thirties, with coal in turn leading to the development of other riverside industries such as salt-boiling, limeworks, potteries, glassworks, and brickworks, many of which were mediaeval in origin. Above all, Sunderland's development and subsequent difficulties are linked to the fortunes of the town's shipyards, based first on wood, later on steel. Corfe (1988) amongst others has given graphic accounts of the crowded living and working conditions of those involved in these riverside industries, suggesting that in the central dock areas, pressure on working-class living conditions was already acute by the start of the nineteenth century. The east end of Sunderland, the first major residential district for those employed in the riverside industries, seems in particular to have

been characterised by dirt, disease and misery, but above all by the overcrowding that was to plague it for the next century and beyond. Population growth, largely accounted for by inward migration, was rapid. Estimates suggest that 24,000 people lived in the central area in 1800; 39,000 by 1830. By 1900, the population of the borough was to reach 146,000. It was a phenomenal growth rate as Figure 2.1 overleaf indicates.

The residential circumstances of the working people gave the new Sunderland Borough some concern after its inauguration in 1835, not least after the cholera epidemics of the thirties and forties; previously there had been confusion as to the responsibilities of the various commissioners together with the three parochial vestries involved. But it was not until the 1860s that powers were taken to address the pressing problems of overcrowding and lack of sanitation, after the testimony given to the Rawlinson committee. Even then, proposals designed to alleviate the situation were not fully implemented. As Potts puts it, there was a 'frontier town element' in Sunderland's development, with a constancy of change, restructuring and relocation that can sometimes be forgotten.

The story of its changing face and nature over time is a complex one, involving at least seven boundary

Fig. 2.1. Population Growth in Sunderland 1801-1981



Boundary changes make intercensus comparison difficult. In particular, the apparent growth 1971 - 1981 hides the inclusion of Washington, Hetton and Houghton within the Borough. On boundaries fixed for the 1981 census, 1971 and 1961 figures would be 293,300 and 288,500 respectively.

No figures available for 1941. Source: Milburn G & Miller S (1988)

extensions and reorganisations, changing civic and social responsibilities, and differing relations with nearby settlements and rural areas. It would be impractical to attempt a full chronology of the town's growth, let alone an explanation, in the current thesis. The next section, therefore, is restricted to a brief account of the changing labour markets in Sunderland, together with the linked question of the housing initiatives pursued by the old municipal borough of Sunderland, prior to the 1974 re-organisation. It draws heavily on work done by local historians, and published as Sunderland, River Town and People (Milburn and Miller, 1988), as well as on earlier work by Dennis (1970) and Robson (1969). Some reference is also made to the annual reports of the Medical Officer of Health, available between 1873 and 1974, and to the minutes of the old borough council. In the 1974-85 period, when ownership was extended via council house sales, equity-share schemes and other initiatives orchestrated by the central state, reference is made where possible to Sunderland District Housing Committee minutes and to newspaper accounts of the period (1).

2.1 Changing Labour Markets

Sunderland is perhaps almost synonymous in the public mind with shipbuilding. There are reports of the industry going back to the fourteenth century, and by

the eighteen-twenties, it was proclaimed "the greatest shipbuilding port in the world" (Clarke, 1988, p. 33). The industry seems to have been based both on ocean going craft, and on smaller vessels used for the shipment of local coal. The early ships were of wooden construction, of course, and wood was the prime material until the 1860s. The shipbuilders of the early nineteenth century were often timber merchants and coal fitters, and the crafts involved included shipwrights and joiners, sailmakers, ropemakers, blockmakers, and anchor smiths and blacksmiths. Clarke suggests that by the time of the 1841 census, almost one in six apprentices in Sunderland was a shipwright or allied craftsman.

The average yard size was small, estimated by Clarke as some twenty eight men during the boom years of the Napoleonic War, and was still only an estimated thirty-two employees by 1850. Ships were often built in yards owned by men who were themselves "barely above the position of artisan" (Clarke, op. cit., p. 34), and indeed one of the local shipowners claimed, according to Clarke, that "many of our shipbuilders are working class men". Cheap timber, cheap overheads and cheap land in particular, together with an entry system controlled by a strong guild system made for low cost ships as well as enabling some shipbuilders to pay

relatively high wages when the yards were in production. The output of the yards fluctuated widely and cyclically throughout the nineteenth and early twentieth century, however (see Clarke, op. cit., for details), and the relatively high wages in times of prosperity have to be seen against the dramatic wage cuts that were imposed in times of slump such as that between 1840 and 1842. The hardy frontier spirit commented on by contemporary observers must also raise some questions as to the quality of output.

Longer term, of course, the trend was away from wood, and towards first iron, then steel ships. By the 1870s, wooden ships were in a minority. This long term trend in turn meant larger ships, fewer, more capital intensive yards, and an intensification of the depressions and wage cuts of previous years. Unionisation was unable to prevent periodic recurrences of widespread "suffering...among a class of highly respected artisans, self reliant proud workmen, who will endure long, rather than disclose their poverty and want" (Shipping World, quoted in Clarke, op. cit., p. 39).

In work, shipbuilders' wages were high. The 1906 official Board of Trade Enquiry, for instance, put average earnings in the area at £2.05 per week, compared with £1.79 for the U. K. as a whole, or £1.80 for the

Clyde (Clarke, op. cit). Some in the shipbuilding industry received more: ironsmiths, £3.86, platers £4.10, riveters £2.77p per week, for example, on Clarke's estimates. For those in employment, shipbuilding continued to provide a high wage, male economy based on "skill and hard work" (Clarke, op. cit., p. 42), though as Dougan (1968) comments, a fifth of the employees in the industry earned less than £1.25p per week.

Despite the symbolic importance of shipbuilding to the town, sea faring was in fact the single largest employer of male labour in Sunderland until 1871. At its peak in 1861, it employed a quarter of all Sunderland male labourers over the age of twenty, some four thousand people. Many seafarers were sailing in the ships built locally, and Patterson (1988a) describes the kinds of conditions that they faced as seen by the Plimsoll enquiry into shipping in the 1870s:

"jerry builders cobbling together ships unfit to put to sea; owners guilty of pursuing profit, unconcerned with the cost in men's lives; captains found to be incompetent through lack of skill or excess of drink; seaman described by the owners as an ignorant, disloyal, drunken rabble"

(op. cit. p. 49).

For the men who had to sail the ships built in the Sunderland yards, conditions were grim. Death rates were higher than those in the worst city on land, life expectancy low, working conditions appalling, and wage rates seemed to be lower than those on land. The picture is complicated however by the differing kinds of seafaring undertaken. Many of the Wearside mariners were weekly seamen, plying the dangerous North East coasts with often overloaded coal cargoes, and their wages would include variable food allowances. Further, the change to steam, and the formation in Sunderland and South Shields of the National Amalgamated Sailor's and Firemen's Union of Great Britain and Ireland began to put pressure on for the regulation that fixed the 'load line' of shipping.

Shipbuilding however did dominate the male labour market between 1871 and 1911, but it is interesting to note that throughout the nineteenth century, the second largest category of employment was domestic work, which being "female, mundane, invisible - has simply been disregarded" (Patterson, 1988a, p. 45). As Pahl (1984) notes, some of the skilled artisans would probably themselves have employed domestic labour. The importance of both domestic work and sea faring in the Sunderland local economy, however, must temper somewhat the picture of the high male wage earner characteristic of the shipyards.

The mining industry provides the second major industry responsible for the 'high wage' reputation of Sunderland's male population. Robson (1969) charts the similarities between the fluctuating fortunes of both industries, and the demand for coal and ships. The height of the expansion of the coal industry was between 1840 and 1860, according to Robson, and much of the shipping referred to above must have been directly concerned with the export of coal. If these linkages are taken into account, Robson estimates that over half of the whole workforce in the mid-Victorian period in Sunderland was involved in coal or in shipping. The movement of coal from the newly sunk pit at Hetton is first referred to in the 1820s (Dennis, 1970), and Wearmouth Colliery, the 'world's deepest coal mine' was being worked by the 1830s. Much of the labour force for the new mines seems to have been provided by inward migration from pits in other parts of Northumberland and Durham (Patterson, 1976), and again wages would be relatively high, at least for the hewers, although again reports such as Liefchild's make clear the human costs of such labour. It was not until the Mines Acts of 1842, 1850 and 1872 that children were excluded from pits such as Monkwearmouth, for instance. By 1850, some eight hundred miners were employed in Sunderland, and the colliery would of course employ craftsmen as well as miners. Women were never employed at Wearmouth, and

very few women in mining communities such as Wearmouth had paid employment.

The reputation of Sunderland as the "Luton, the Slough, the Coventry [sic], the Cape Kennedy" (Dennis p. 136) of the mid nineteenth century, a place of advanced engineering and high wages, was firmly based on shipbuilding, but also on other associated engineering developments along the riverside. The 1867 commission on the trade unions, for instance, was told of high wages in the engineering trades, higher than in mining. At a time of decreases in the cost of living, real wages were comparatively high and rising in the second half of the century, according to Dennis. Nationally, real wages doubled between 1860 and 1880, and accepted wisdom has it that for much of the nineteenth century, Sunderland's major industries were "in a state of growth, pioneering nationally important developments in, for instance, the making of glass and paper" (Sinclair, 1988, p. 21). Limestone and clay works, fireclay, chalk and cement works, pottery, paper and glass all had links with the shipping trades. Paper, for instance had been processed traditionally from old sails and rope; later on, wire ropes were used in both collieries and shipbuilding. In the mid century, such indigenous firms seem to have been relatively numerous and cyclically prosperous. By the 1890s, however, many firms had

closed, proving uncompetitive - some say on account of high wage demands no doubt stimulated by comparison with other jobs available in the area (Sinclair, op. cit.).

If the Victorian era had brought prosperity to many on Wearside, there was, as Potts (1988a) points out, a darker side, to living as well as working conditions. The opening of the workhouse, the schemes for the relief of the widows and children of seamen, the periodic trade depressions, and above all the squalid living conditions endured by many of the working classes in the central districts were part of life for many. Alongside the obvious industrial prosperity went grinding poverty for some, throughout the nineteenth century. Further, the seeds of the town's problems in the twentieth century are to be found, says Robson, on its heavy dependence on coal and shipping in the nineteenth.

For example, it was the collapse of shipbuilding that lay at the heart of the crisis that hit the town in the nineteen-thirties. At the end of World War One, Patterson (1988a) estimates that shipbuilding, together with marine and other engineering, employed fully a third of the town's male workforce. The brief boom of 1918-20, which again exacerbated overcrowding as immigrants were attracted by a rising wage economy, soon gave way to unemployment and slump in the early twenties. Output halved between 1920 and 1921 (Dougan,

1968), but the major collapse came with the world wide downturn in demand for, and over capacity in, shipping in the early thirties. Half of Sunderland's yards closed completely, some local firms combined with others in Glasgow and Belfast, but amalgamation and rationalisation did not stop three quarters of all shipping workers in the area registering as unemployed. By 1931 over a third of the workforce in the town was registered as unemployed: by 1935 the figure had climbed to over fifty per cent. The figures are lower if shipbuilding is excluded, and Patterson (1988b) has little doubt but that the collapse of shipbuilding had the major impact on unemployment in the town. With the whole of the North East region getting a mere nine hundred of the 83,250 new factory jobs that were created nationally in 1932-33, the prospects were grim, despite the establishment of the new Pallion trading estate which was seen as the first step in diversifying Sunderland's industrial base.

Ironically, perhaps, as Patterson observes, it was the boom in consumer spending on housing (carpets, wallpaper, soft furnishings) that provided what little new employment there was in the town in the thirties. By the middle of the decade, there were more people employed in the distributive trades than there were in shipbuilding. The growth then, as now, was in female

jobs, and for those in work the thirties provided a time of increased affluence, a falling cost of living, new leisure industries, new housing developments and new consumer products. This should not, however, blind us to the fact that by 1939, Sunderland was still bottom of the league table of 47 towns for unemployment, "15% worse than the town above it, and over six times as bad as towns at the top of the league" (Patterson, op. cit. p. 182). As Robson put it, by the nineteen-thirties Sunderland was already "something of an industrial anachronism" (p. 88), "a throwback to the earlier days of the industrial revolution" (p. 86).

The full employment of the 1939-45 war economy, and the boom in shipbuilding that lasted until the late nineteen fifties (Dougan, 1968) masked the long term problems of the area to some extent, and Hepplewhite (1988) suggests that little had been accomplished in using war time investment to rebuild the town's economy. Wearside's contribution to the war economy was to make over a quarter of the merchant shipping output from all British yards. By the 1960s, however, there were widespread closures of major firms such as Clarks, North East Marine Engineering, and Doxford Engineering, and it was clear to some that the rationalisations, closures, nationalisations, regional development grants and industrial assistance could not stem the longterm decline of the town.

Writing in the late nineteen-sixties, Robson (op. cit.) for instance questioned whether the branch plant light industrial economy that was characteristic of the immediate post-war attempts at economic regeneration would alleviate the chronic economic insecurity in the town. Branch plants were subject to contraction in times of slump; much of the employment was female, 'semi-skilled' and low paid; the extent of such developments has been low compared with other regions; and the area has traditionally had higher proportions working in declining industries than elsewhere. This concern was shared by the North East Planning Council. In '<u>The Challenge of the Changing North</u>', published in 1966, it was already drawing attention to the contraction in the coal, shipping, and marine engineering industries, and calling for further investment. This investment was only patchy, and Wearside is now widely seen as an economy that is characterised by low wages, with above average dependence on state welfare benefits, a town in 'chronic decline' (Stone and Stevens, 1986, p. 3).

Employment in the staple industries has fallen dramatically. Shipbuilding still accounted for 20% of the workforce in 1960. It was zero by the nineties. Coalmining in 1960 employed a further fifth of the town's workforce; by 1985 this figure had dropped to 20% of the 1960 figure; there has been a collapse in both

traditional industries and in the post-war branch plants; almost half of the manufacturing concerns operating in the borough in 1973 had closed by 1983; and the service sector now accounts for over sixty per cent of all jobs, much of it in local government and much of it female part-time labour (Stone and Stevens, op. cit.). The new jobs in electronics, mail order firms, and retailing are heavily female, and their development echoes that of the earlier round of branch plant establishment in the thirties. The prospects look gloomy. Plesseys for instance was established in the immediate post-war era, employed over four thousand by 1970, closed in 1977. Thorn AEI employed two thousand in 1970, two hundred by 1984. One can only wonder what Nissan - opened 1984 - will be doing by the year two thousand.

The summary picture painted by Stone and Stevens is a bleak one of mining continuing to decline; shipbuilding in decline (and now defunct); mobile capital being attracted only to the peripheral parts of the borough such as Washington New Town; a slow-down of job creation in the distributive trades; little to hope for from the small business sector; a casualisation of work; and a continued dependence on public sector employment. It is against such trends that any housing policy initiatives by the local state need to be understood.

2.2 Housing developments in Sunderland

It is always easier to see the connections between labour market changes and housing provision in the past than it is in the present. Some of these connections are stark. Part of Sunderland's housing stock has been described for instance as "a 'barracks' to house the pitmen and their families" (Patterson, 1976, p. 44), a reference to the housing developments made North of the river by the Monkwearmouth Coal Company in the 1840s and 50s. Rarely is the connection so direct, despite the clear theoretical insight to be gained by seeing housing as an issue that concerns social reproduction, i.e. recognising that housing is a necessary element in the physical reproduction of the labour power of the existing and future workforce and those who service them, as well as being an element in ideological and cultural reproduction (Byrne, 1980).

(i) Living conditions in the nineteenth century

Without delving too deeply into the theoretical niceties that are involved in looking at state interventions in housing in this way, it is clear that by the mid 1830s in the centre of the town, unfettered market forces in housing production and provision had given rise to conditions that were described as "more suitable to the barbarism of the interior of Africa" (quoted in Dennis, 1970, p. 146) than to the 'civilisation' of the new

industrial era. The conditions for the workforce in the East End of the old Sunderland parish were notorious. Tenement housing abounded, in lanes less than ten feet wide. Houses three or more stories high, topping dank cellar dwellings, shocked the Commissioners for Inquiring into the State of Large Towns in 1845. Overcrowding was rife; water rare; sanitation sparse; and indeed Dennis claims that such houses were originally speculatively built as slums. With the overcrowding exacerbated by the influx of labour to work on the new docks, the newly built pit cottages to the North must have seemed luxurious.

As the dock and the riverside industries expanded, conditions deteriorated, and visitors to the town commented on the filth and squalor of the inner areas. Common lodging houses abounded, which were to give concern to later public health inspectors, and Corfe (1988) records the additional hazards of piggeries and slaughterhouses. By 1835, the old parishes of Sunderland and Bishopwearmouth had virtually merged, and the "inadequacies of traditional organs of local government in dealing with the problems arising from the increasing population" (Pearson, 1988, p. 82) had already led to local acts of parliament granting powers of paving, establishing watch committees, enabling cleansing, etc. However, the status of the Borough as a municipal corporation was obscure and disputed, although

it was included in the list of towns to which the 1835 Municipal Corporations Act would apply. Policing and watch committee matters seem to have exercised the Council in its early days more than public health or the condition of housing, and Corfe suggests that the division of authority may have slowed down progress. It was in the mid to late forties that a 'Health of Towns' faction became active, and powers were taken to consolidate the regulation of street cleaning, lighting, water supply and sewage.

The early eighteen-fifties saw the beginning of Sunderland's expansion southwards from the old central area, towards Hendon in the south, and on the northern and western fringes of the borough. Millfield was developed to the west, for instance, on land adjacent to Hartley's glass works (Longstaffe, 1982), and other cottage development had taken place North of the river near to the northern docks. This new housing, according to Corfe (1988) was often occupied by the new inward migrants to the town who were taking up high wage employment in the developing shipbuilding and engineering industries. Parts of Hendon's development are traced in detail below: here it is enough to note that it seems to have been originally built on a speculative basis, as an area for artisans, built in a piecemeal way that was similar to many other housing

developments adjacent to industrial developments in the town (Potts, 1988a). Such developments would originally have been inside the existing town boundaries, and were thus subject to building regulations after the 1851 town improvement act, designed to ensure that the conditions of the central area would not be replicated. Developments in Hendon further to the south, which is where two of the study areas are located, were originally outside the boundary, and some of those streets were built up with neither paving nor draining. Certainly there are references in the sanitation committee's minutes for later years of disputes concerning such provisions in some of the inner Hendon area. According to Potts, it is clear that the early building societies were sponsors of some of these developments and sometimes imposed high standards, but it is also clear from the minutes of the sanitation committee that this was an imposition that was contested by some of the builders.

(ii) Local authority interventions

The earliest involvement of the local authority in housing provision for the working class, then, seems to have been in the public health improvements undertaken in the 1850s within the old Sunderland boundaries. According to Longstaffe (1982) the authority was enforcing building controls to some extent from 1852 onwards, even to the extent of supervising construction.

But it was not until the Sunderland Extension and Improvement Act of 1867 that it was to become more directly involved in regulating the layout of new streets, and in instituting building regulations that applied to the development of areas such as Hendon. Its involvement in the management and regulation or replacement of existing properties in the old central area seems not to have been developed to any extent until the 1870s and 80s. The earliest Medical Officer of Health reports (1878, 1880, 1883 for example) are more concerned with refuse disposal, drains, the condition of the central cellar dwellings, and paving initiatives, than with proposals for new developments. It seems clear that alongside the newly developing housing for the skilled artisans which involved the local state (albeit in a regulatory way that was contested), the perennial problem of the central slums remained. These were not tackled by clearance, despite the 1867 act, until the Cross Act of 1875, and subsequent amendments, which gave local authorities powers to purchase, clear and rehouse tenants of unfit housing.

Sunderland did not build under these provisions, and it was not until the Housing of the Working Classes Act of 1890 that the first clearances of the Hat Case site - an overcrowded tenement of some forty nine dwellings,

housing 460 people - occurred. The Harrisons Building replacement was not begun until 1904, and other proposed sites remained uncleared and undeveloped. Throughout the 1890s, the medical officer remained concerned with designating unfit housing, but in persuading the private landlords or owners to bring them up to standard. The numbers involved were small, however. For example in 1897, only one prosecution was made. The 1887 report, looking back over the previous decade, saw it as " a period of unhealthiness, no doubt due in large measure to the rapid increase in the borough" (MOH Report, 1887, p. 26). Indeed, the expansion of population had been dramatic, doubling between 1830 and 1860, and almost doubling again between 1860 and 1900. The expansion of the second half of the century was roughly matched by the expansion in the acreage of the built up area, but the much lower densities in the newer areas must have left considerable overcrowding in the older parts of the town.

It is clear that private property capital concerned with the older property remained largely unregulated at that time, but that concerned with the newer building was also causing concern. In 1889, the medical officer was still regretting that housing was being built without water closets being provided, but in 1890 comments that the new streets being built in such places as the Vilette Estate in Hendon, and the Hendon Valley Estate,

were much healthier places. It is interesting to note, however, that the ideology of individualism and privatisation of the costs of social reproduction were strong. He comments that part of the continued healthiness of the population lay "upon the shoulders of the occupiers", as they alone had the responsibility for looking after their own dwellings. These peripheral developments of the time seem to have involved quite extensive areas of owner occupation, particularly in the substantial terraced cottages of outer Hendon. More details of this area are given in the following chapter, where the changing tenure patterns in Hastings Street and Clementina Street - later to become Deerness Park - are outlined.

There seems little doubt that the houses built in the nineties and at the turn of the century by a now more closely regulated speculative process were of better design and layout in areas such as Hastings Street, but that parts of the original inner Hendon developments of the fifties and sixties were beginning to lapse into decay and multi-occupation by the 1880s, as industrial pressures from new dock and railway developments pushed eastwards from the coast (Robson, 1969). This pattern of subdivision and overcrowding was to concern housing authorities quite directly by the twenties and thirties. The pace of inspection and the serving of modernisation

orders in these areas quickened after the passing of the Housing and Town Planning Act of 1909, but the highest number of modernisation orders served was still only 90 in a year by the outbreak of the 1914 war.

It seems fair to conclude that very little direct regulation of the housing stock had occurred prior to the outbreak of war, and very little direct intervention in provision had been made. The role of the local state was as a provider of infrastructural regulation in the new areas, and it was not until the inter-war period that local state activities became more directly interventionist in the older areas on any large scale. In a time of success for the leading edge of the capitalist economy, direct intervention by the local state was minimal. For the early cohorts that inhabited locales such as Hastings Street, a commodified form of housing (renting or owning) were the only available options.

(iii) Inter war developments

If the period prior to the First World War was one of relatively continuous growth, largely undertaken with a minimum of state intervention, the inter-war period - despite prosperity for those in work - is marked by the beginnings of public management of decline, and by the beginnings of council house provision on a significant scale. House building in the town recommenced in 1920,

under the provisions of the Addison Act of 1919, with the medical officer assessing that some three thousand additional houses would be needed to solve overcrowding. The local authority, however, built few houses until the late twenties. It was not until after the provisions of the Chamberlain Act of 1923 had been modified by the provisions of the Wheatley Act of 1924 that the authority began to build for the skilled artisan, as the table below indicates.

However, subsidies were also available for the private sector, under both the Addison and Chamberlain Acts, and the sector was beginning to make a renewed contribution by the mid twenties. The 1926 medical officer's report for Sunderland speaks of much having been done for "those in regular work" (p. 14). He continues " There is reason to hope that such people will be satisfactorily supplied in the near future. Little has yet been planned for that large class - the casual worker, living at present under appalling conditions, who requires his accommodation in the vicinity of the river or his work". Two points are apparent. One is that it was the male wage that was being planned for, in a very unselfconscious way. The second is that a clear bifurcation remained between the skilled artisan and the casual labourer.

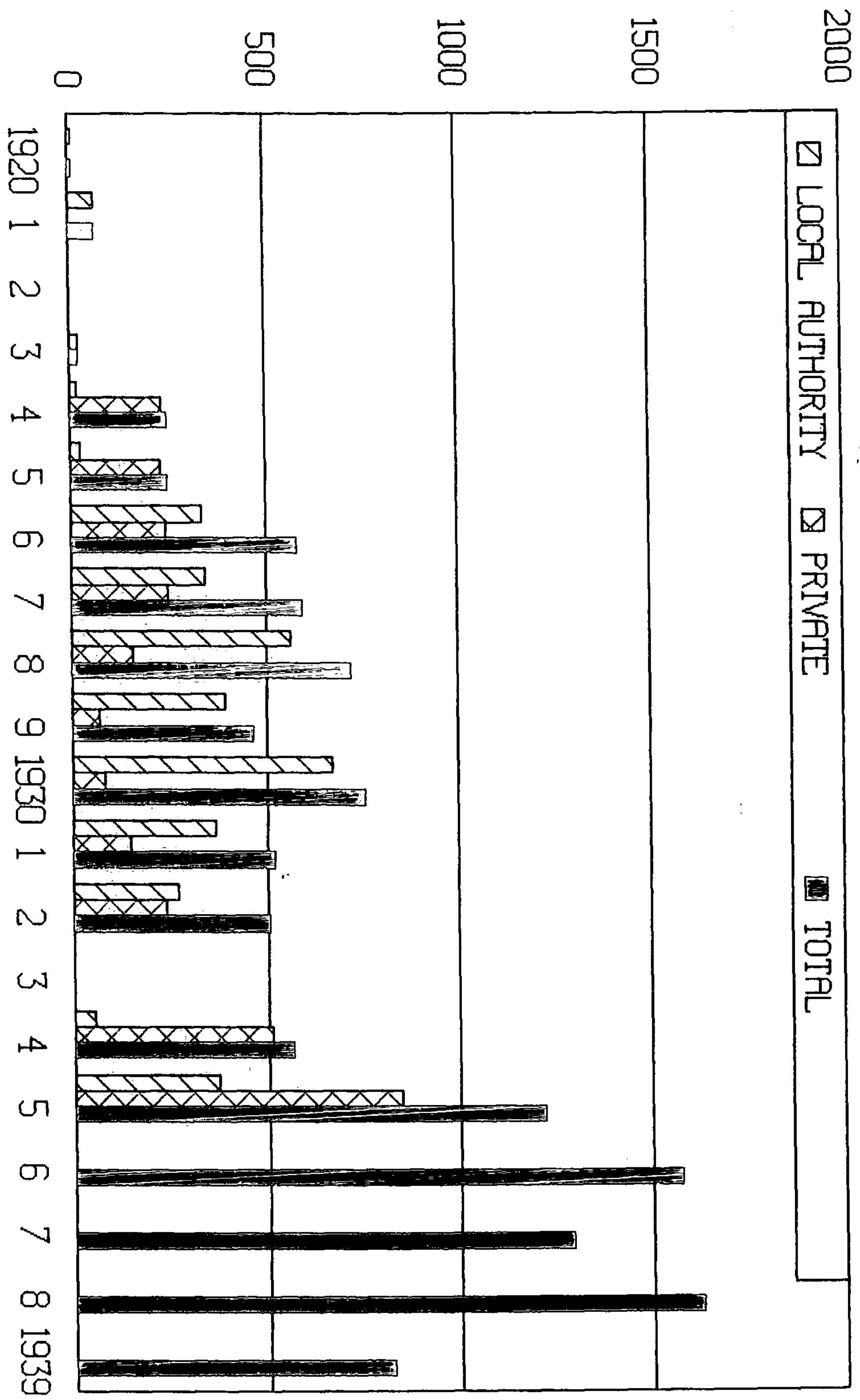
Table 2.1: Housing Completions 1920-1935

Year	Local Authority Completions	Private Completions with state assistance	Private Completions without state assistance
1920	3	-	-
1921	67	-	-
1922	no information		
1923	-	20	-
1924	16	217	18
1925	24	205	22
1926	338	207	39
1927	349	233	18
1928	566	159	-
1929	399	5	66
1930	674	-	82
1931	371	-	149
1932	271	-	236
1933	no information		
1934	54		515
1935	396		845

Source: Medical Officer of Health Reports, Sunderland

In addition to the overcrowded private rented sector, then, the skilled artisan had begun to have access to a small council sector by the late nineteen twenties, consisting of housing with good amenities built for general needs under the Chamberlain Act. They also began to have access to the recently developing owner-occupied sector, which would again be of a modern form, built by private enterprise underwritten by the state. By 1927 over 650 new houses had been built by the local authority itself in various parts of the town. The local authority, recognising that rents in the earlier council housing were beyond the means of the 'newly married' turned its attention to housing for the 'poorer classes'. Writing in 1927, the Medical Officer

Fig. 2.2 - Housing Completions 1920-39



No data available for 1920 and 1933. Aggregate data only from 1936 onwards

concludes that "the problem of housing is becoming more and more an economic difficulty". Rents of fifteen shillings, or in some cases a pound a week were beyond the 'working man'. Under the provisions of the 1924 Wheatley Act, the authority set about organising the provision of flats and tenements, even though in 1928 the medical officer recognised the need to 'get away from a barrack system of living, and provide for each family a separate house with possibly a bit of land'. The housing cohort of the late 1920s must have faced serious difficulties of access to acceptable and affordable accomodation. The activities of both the local state and local builders began to address this problem in the 1930s.

With local authority waiting lists rising to 2,700 people, the authority began to build in earnest in areas such as Marley Potts and parts of Southwick in the late twenties and early thirties, completing some two and a half thousand houses between 1926 and 1932. There are references in the MOH reports of the time to the 'slum clearance vs. improvement' debate that was to so exercise the borough in the post war era, and there are references to a housing association renovating property. The publication of waiting list figures stopped, as the medical officer had been informed by the borough treasurer that it did not accurately reflect demand. In housing, little is new.

It was under the 1930 Greenwood Housing Act that clearance and rebuilding accelerated in Sunderland. Dennis estimates that "before 1930, replacement for all purposes took place at the rate of 20 or 30 dwellings per year," (Dennis, 1970, p. 150), though his own figures show that over 2,000 houses were eventually built under the provisions of the 1924 Wheatley Act. The Greenwood act imposed a duty on local authorities to rehouse those affected by slum clearance, and Sunderland responded by designating 36 areas - 1,263 houses affecting 2,747 tenants - by 1934. Some of this involved quite large contracts of the order of 480 houses, for example, in the contract for part of the Ford Estate, awarded to L. W. Evans of Darlington. Others were smaller, e.g. the 64 houses built by W. Welford in High Southwick, but were still well in excess of the small scale building development characteristic of the earlier part of the century.

The local authority, of course, was not the only developer. Between 1931 and 1935, whilst 1,000 houses were built by the council, 1,700 were built by private enterprise. There is also reference in the Housing Committee minutes for 1934/5 to the North Eastern Housing Association being involved in the building of flats. Byrne (1990) makes the important point that the building society movement, controlled in the thirties by the urban bourgeoisie, was vital to the extension of

owner-occupation for the part of the labour aristocracy that was in secure employment. Unfortunately, there are no public records that would enable an exploration of the workings of the societies active on Wearside. The three societies listed in the trade directories throughout the twenties and thirties are the Industrial and Provident Permanent Society, The North of England Building Society, and the Sunderland Working Men's Building Society, founded in 1853, becoming the Sunderland Building Society in 1961, merging later with a South Shields society to become the Sunderland and Shields, and merging in 1986 with the North of England.

There is little reason to suggest that the Sunderland Societies would have been very different from those that Byrne studied in South Shields. They would have lent on land and building work in progress as well as financing the purchase of these new dwellings via mortgages. Their local knowledge and field of operation would have meant that such activities were likely to produce a safe return on the building societies' investment. Such factors combined, Boddy (1980) believes, to the sense of pressurisation into ownership that some people felt in the thirties. For the cohort establishing itself in the thirties, the relative advantages of owning or renting would not have been clearly visible.

The building societies had shifted their attention away from financing building for rental and towards financing owner occupation. Such newly built housing for rent as was provided was increasingly under the control of local authorities. In Sunderland as elsewhere, much of the local authority's building programme by the early thirties was for slum clearance; for instance 781 families were cleared from the old East End during 1933/4, many of them into what were at the time peripheral green field sites at Ford Estate, Marley Potts, and Grangetown. It is interesting to note that the 1936 Medical Officer's Report speaks of fully three quarters of the inhabitants of the new estates deriving practically all of their income from unemployment relief payments. Inspection of the street directories for the Ford Estate, however, suggests that those in work were part of the respectable working classes, including a clerk, policeman, blacksmith, moulder, fitter and a 'motorman', so it is not clear that the poorest inhabitants of the old inner areas were being affected by redevelopment. Rather, the estates seem to have been playing a part in maintaining the 'reserve army' of unemployed skilled artisans affected by the recession.

In all, by 1936 almost 4,000 families were living in corporation housing, and almost 5,000 by the outbreak of the second war. It seems to have been the pressures

of the 1935 Housing Act - that compelled local authorities to prepare five year programmes to firstly abolish the slums and secondly abolish overcrowding - that provided one impetus for change. Another could have been the advent of the first Labour administration locally in 1935-8. Nonetheless, the medical officer was still reporting that one in five of the borough's population was living in overcrowded conditions, including interestingly many of those living in the recently built corporation housing. A survey undertaken by the medical officer reports some of the difficulties faced by those rehoused, including increased costs. Public housing quite clearly never meant cheap housing in Sunderland. The costs of social reproduction were still being substantially borne by the working class, at least by those in employment.

Unfortunately, after 1936, separate figures for public and private completions are not given in the Medical Officer's reports. The total figures for 1936-39 inclusive are respectively 1,574, 1,293, 1,628, and 856, and public housing must have formed a substantial proportion of these totals.

The data available in the medical officers' reports does not distinguish build-for-sale from build-for-rent by the newly consolidating urban property bourgeoisie. It is clear however that the owner-occupied sector had been

flourishing in parts of the borough, particularly along the coastal strips, where new housing for the middle classes and skilled working class could be obtained for around four hundred pounds. An architect-designed one-off house built in the mid thirties in Broadway cost just a hundred pounds more, but such housing was for the non-manual professional middle classes. The cost barrier was a deposit, as Patterson (1988b) estimates that the weekly repayment costs would have been little more than the council rent. This deposit was almost always of the order of thirty per cent, at least until the thirties.

Inspection of building plans in this area (Tyne Wear Archive T101/2,3,4,) suggests that some of this semi-detached property was built on a piecemeal scale, not dissimilar to building patterns operating at the turn of the century. A number of builders were involved in the Tunstall Road Estate, for instance, which lies to the South of the town, and in the Seaburn Estate which lies to the North. However, it is also interesting to see that some builders' names, like Bell, who were to become dominant in the seventies and eighties, were already making a mark. Renovation of the older areas, particularly the conversion of terraced cottages to include inside WCs and bathrooms had also begun by the thirties, undertaken by the owner-occupiers of streets such as Hastings Street.

It is worth noting in passing that throughout the housing committee minutes of the thirties, there is little mention of build for sale or of equity sharing, unlike some other local authorities. Indeed, by 1939, only three of the houses that it built for rent had been sold. There is a reference in the housing committee minutes to a hundred houses having been built directly for sale by a direct labour organisation (see for example SDB/A14/1/83), but little other mention of such a body. The local authority, then as now, had relationships with housing associations, including the North East Housing Association which had built the flatted Garths that replaced some of the central slums in the late thirties. The local authority was also involved in guaranteeing mortgages from the mid-twenties onwards, as well as paying grants to private builders to build properties.

Builders, estate agents and finance capital had largely reorganised over the thirties, according to Byrne (1989), from a concern with renting to a concern with mortgaged owner occupation. It was a system that developed in competition with council housing as a desirable tenure. As Byrne puts it "things were not settled in the thirties" (p. 2). The twenties had seen "two competing tenures for the aristocracy of labour"(p. 3), both state subsidised, and both in rough parity in

Sunderland. The state provided land, subsidy to builders of approved houses of 'modest dimensions', local authority mortgages, guarantees for building societies, and a loan system for builders (Merrett, 1982). This would, of course, apply to houses built for rent as well as purchase, but the indications are that private landlordism locally was beginning to be replaced by owner occupation as the new force in commodified housing.

A feature of the new building of the thirties, both public and private, was the relaxation of building standards, but the improvement in amenities. For the aristocracy of labour, inside lavatories, baths, electricity and running water became the norm in the new estate-type developments. For the women in particular, such advantages would be immense. None of this would have been available in the older overcrowded slum properties, or the older terrace cottages until the occupants themselves began to modernise them.

There was broad neutrality between the tenures in tax terms at this period, and the expectation of the accumulation of wealth from the ownership of domestic property was hardly entrenched. Indeed, house prices fell in the twenties, and stabilised (hence falling in real terms as wages rose) in the thirties. The fraction of the housing cohort that can be seen as a labour

aristocracy, then, could have had access to housing with decent amenities through high quality council housing, or through owner-occupation. The advantages of tenancy were clear: mobility, flexibility, non-encumbrance with debt or maintenance costs.

For the cohort of the later 1930s, the picture had changed. The flats of the emerging slum clearance estates were not popular; wages were rising for those in employment; building societies had money to lend; the cost of housing was falling; the risk of rent control together with additional supply of rented private rented housing was making private rental less attractive to landlords; and finally the operations of the 'builder's pool' had the effect of cutting the deposit required of the purchaser. It all added up to the first 'boom' in ownership (Merret, 1982), but it was a boom that seems to have reflected material constraint rather than a marked tenure preference. As Boddy suggests, the activities of the building societies were central to this constraint. But the negative influence of a council sector that had been forced to abandon general needs provision should not be overlooked. The only way to get a house with amenities if you were a non-manual worker or a skilled artisan in secure employment was to buy.

(iv) The post war dominance of council housing

Building as such virtually stopped during the 1939-45 war, and only regained prewar levels in the late forties. It was the aftermath of World War Two that saw the massive committment to a publicly organized answer to Sunderland's housing problem and the major changes of tenure that followed the slum clearance drives of the fifties and sixties. It also saw the enormous growth of green field sites in both public and private sectors. Overall in this century, Corfe (1983) estimates that whilst the population only grew from 146,000 in 1900 to 213,000 in 1971, (before the 1974 boundary changes), the built up area of the town increased by sixfold over the period.

The building drives of the late forties and early fifties in the town were massive in size, involving immense organization of human, physical and political resources, and remain a testament to a belief in public planning. All of the building was orchestrated by the local authority, involving land acquisition, tendering systems, infrastructural and social planning on an entirely new scale. On the whole eschewing the provision of temporary housing, and certainly as late as 1950 voting to defer for a further year the granting of licences for the erection of houses by private persons, the authority took responsibility itself. Building in

the late forties and early fifties ran at over a thousand dwellings per year, largely on the green field sites surrounding the satellite villages to both North and South of the town. Landscapes were transformed "almost overnight from rural farmland to urban housing" (Blair, 1988). It must at times have seemed as though the town was surrounded by an enormous building site, and in 1948, the local housing committee minutes (Tyne Wear Archive no. SDB A61/1/1) record that 1,280 men were employed on four of the new estates.

In passing, it is again instructive to recall Byrne's point that "it makes little difference to a builder as an industrial capitalist whether he (usually) builds for owner occupation or on tender for a local authority " (Byrne, 1990, p. 24), although it might well matter as a land speculator or developer. Certainly, the local authority was employing some of the builders who were later to become household names: McAlpine's on the Grangetown Hill View Estate, for instance, or Leech in the South Hylton and Grindon areas, although it was also employing small builders under the government sponsored small builders' scheme, including Evans, with whom it had had dealings in the inter-war period. This massive expansion was aided by the 1950 Sunderland Extension Act, although the corporation would actually have liked even more land than it was granted, as its disputes with Sunderland Rural District make clear.

On this newly acquired land, then, the authority built over ten thousand semi-detached houses with gardens, including those in the Red House and Hylton Castle areas that form the first case study of the extension of ownership i. e. those logstanding council tenants who bought their council houses. These areas were popular with tenants, and were later to figure strongly in the sale of council housing (see chapter four below).

Almost half of Sunderland's present housing stock was built under the 1946 and 1952 Housing Acts (Dennis, 1970). Housing built under these acts was for general needs, and was built to high standards of design and amenity, even though these standards were relaxed in the drive to build inaugurated in the Macmillan era. The housing built under the later slum clearance drive of 1956 onwards coincided with the start of the post war boom in owner occupation, and also reflected a significant lowering of standards, both of which tipped the balance away from the collective solution to housing, in a way reminiscent of the thirties. Again, it is clear that the 'choices' facing households in the housing cohorts of the early 1950s were very different from those facing later cohorts. In part, this was due to the slum clearance drives in the town.

(v) The changing balance of tenure

The pressures on the old inner area had remained great in the fifties: indeed Sunderland was still one of the most overcrowded towns in England and Wales, according to Dennis, and over a quarter of its stock was officially designated for slum clearance. The overcrowding had been exacerbated by war damage, and by 1949, clearance proposals had been put in train for over 5,400 dwellings in the second and third phases of the clearance plans. The story of Sunderland's slum clearance has been told in detail by Dennis, and it is sufficient to note here that whilst the earlier phase of clearance was welcomed by those affected, this was not the case as the balance of forces shifted in the early sixties, when ownership began to be a 'preferred tenure', or at least the one that could secure a desired lifestyle, and desired amenities, in a way that the newly built council stock that was available in the sixties could not.

It would seem then that the mid-fifties to early sixties were another crucially pivotal time when tenure advantages were not settled. The council had built good houses, to Parker Morris standards; its clearance plans had widespread approval; it was sparse in its granting of building licences, voting in 1950 to adjourn for a further year any building by private persons (Tyne Wear

Archive, A61/1/1); and was confident in its achievements. The contrast with the conditions facing the housing cohorts of the late sixties is instructive. By then, the private sector had begun to make an impact in delivering housing (crucially) with gardens and amenities in desired locations at a time when the local authority was beginning to build flats and maisonettes. With still relatively secure employment prospects, the appeal of the newly advertising private estates must have been strong for young couples. As in the thirties, it was the private sector that was delivering housing with amenities in desirable locations, and as Banim (1987) has indicated, it was availability rather than tenure that was important. As she says "it would have been seen as just a good a move if the young couple had managed to obtain a council house on a good estate.....(the) divergences at this point were relatively minor and almost arbitrary" (p. 247). For the generation setting up house in the late fifties or early sixties, neither the council nor the private rented sector was delivering desirable accommodation. The private sector was, in considerable numbers.

The other point to bear in mind in this establishment of owner occupation as the 'normal' tenure is that by the late fifties, council housing in Sunderland was just not available for those on the waiting lists: all newly available public accommodation was for households

affected by the slum clearance drives. Preferences were clearly structured by this non-availability as much as by the very real advantages of owner-occupied housing.

The table below is also interesting, in that returns did not even mention the private sector until 1960, despite their obvious activity in the town. By then, estates such as that at Seaburn Dene, built by Lane, Fox and Co of Durham, who describe themselves as civil engineers rather than builders or developers, were beginning to make an impact. Table 2.2 overleaf and the accompanying diagramme give details.

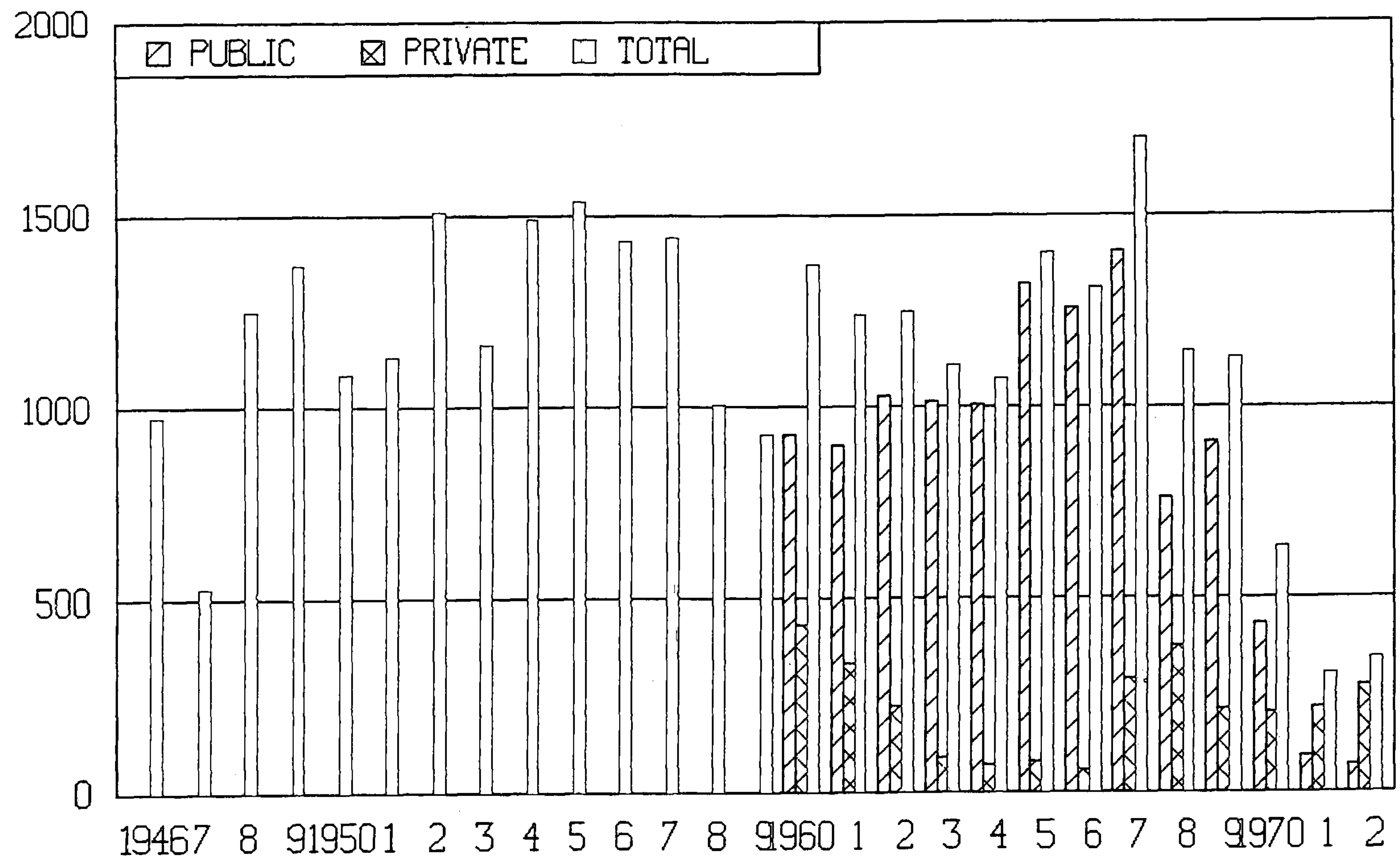
Seaburn Dene, an estate of 858 houses, comparable in size with the huge council estates further to the West, was agreed with the council in June 1955. According to the Echo, it was the biggest that the company had built, and involved two and three bedroom semi-detached houses on the outskirts of the Northern part of the town as it approached the green belt separating it from high status Cleadon and Whitburn. The developers took out advertisements in the local press (see below) to assure customers that houses were 'absolutely modern'; had garages (council estates typically did not); gave 'paintwork to choice' (ditto); and were 'all labour saving' (Sunderland Echo, 9/6/55).

Table 2.2: Housing Completions, 1946-1972

Year	Public completions	Private completions
1946	973	
1947	533	
1948	1246	
1949	1369	
1950	1083	
1951	1133	
1952	1507	
1953	1164	
1954	1492	
1955	1536	
1956	1433	
1957	1439	
1958	1006	
1959	926	
1960	931	434
1961	905	336
1962	1028	222
1963	1016	89
1964	1006	69
1965	1322	78
1966	1257	55
1967	1404	295
1968	765	380
1969	912	214
1970	438	203
1971	91	216
1972	72	277

Source: Annual Medical Officer of Health reports.

Fig. 2.3 - Housing Completions 1946-72



Aggregate data only 1946-60.

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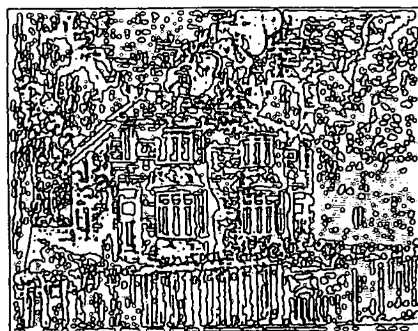
Type 'B' - - £1,895
(Deposit £100)

Type 'D2/3' £1,595
(Deposit £[illegible]00)

TYPE "D2/3"



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(3 lines)

Why pay rent, indeed, when for a deposit of between £80 and £230 on houses valued from £1,595 to £2295, here was 'the opportunity to possess a home of your own'. It also embraced the rural idyll, with such names as Hawes Court, Keswick Avenue, and Alston Crescent. Banim points to a similar development in the West end of Newcastle contrasting sharply with the homes being built at the time by the council. The contrast with the plans being drawn up at the time for maisonettes in Hendon is equally instructive.

Estates such as Seaburn Dene were springing up all around Sunderland at the time. They provided facilities such as garages and modern heating that even the 'better' council housing did not. They provided 'choice' of paintwork and style at a time when the uniformity of the council estates went beyond the colour of the front door even to the extent of the first letter of the street name. They even provided a pricing and status differential, whereas the rents in the public sector did not reflect the quality or popularity of provision. Again, helped by the credit relaxation of the early fifties, the activities of the building societies appear to have fuelled the boom. Boddy (1980) sums up as follows: "whereas the thirties boom had been mainly a middle class phenomenon, by the sixties home-ownership had been extended to a significant proportion of the working class" (p. 18). In Sunderland, it is

clear that some skilled artisans have always had access to owner occupation, but Boddy's point about the more widespread adoption of the tenure in the sixties is well taken.

Over the fifties and sixties, a combination of government lending to and support of the building societies, abolition of development charges, decontrol of private rental, reduction of stamp duty, and abolition of schedule 'A' taxation had guaranteed the attractions of ownership. But the 'push' factors are as important as the 'pulls'. Council tenure by the sixties was already becoming residualised. General needs house building had all but stopped. Rents were rising, and the principles of the market were being promoted. Renting, public or private, could no longer provide decent accommodation for family households.

Publicly sponsored building did continue throughout the nineteen sixties, helped by the amalgamation of the old county borough and Sunderland rural district, which released considerable land to the south of the town. The Borough was proud of its record in numbers terms, and in the early sixties was reaffirming its commitment to a target of a thousand houses a year (Sunderland Echo, 7/11/1962). An estimate in 1961 suggests that in the years following the war, the council had built over

16,000 houses, and the private sector a mere 3,370 (Sunderland Echo, 6/11/61).

It is important to realise how negative the prospect of council tenancy was becoming over the sixties. Setting up house in the kind of council dwelling that was becoming available meant dealing with newspaper reports stressing the faults of the new flats in contrast to the virtues of the owner-occupied terraced cottages. Dampness, leaks, draughtiness and noise were common complaints. It cannot have helped that the 642 flats becoming available at Gilley Law in the late sixties were of "a similar design and construction to the flats which collapsed in the Ronan Point disaster" (Dennis, op. cit., p. 222). Press concern with high rise flats hid the reality that although some flats had been built over the late sixties and seventies in suburban locations, and earlier to replace some of the central slums, comparatively few were high rise. Much more important in the Sunderland context were the equally unpopular but much more common two three or four story tenements that formed a growing proportion of the town's stock. Dennis suggests that between 1919 and 1945, 5% of council building was of this form. By March 1966, over 20% of the stock consisted of walk-up flats.

The typical council dwelling available to a new household was not only of an unpopular form. It was

also small in terms of number of rooms, lacked traditional features like fireplaces that are so important in an ex-mining area, was costly, and was in unpopular locations (Dennis, op. cit.). Faced with this, although many young people in the early sixties would have registered on the housing waiting list, "opening one option among many" (Dennis, p. 230), they would over time be leaking away into the owner-occupied sector, and as Table 2.3 below shows, by the late sixties, the private market was amply responding to these needs. By the early seventies, private building had overtaken council building in the town, with the private development of such peripheral green field sites as East Herrington and parts of Holly Carside to the South of the town, and Hastings Hill to the West.

For some young people, entering such newly built owner-occupied housing may well have involved Ineichen's (1981) route of careful saving and deferment of pregnancy. For others who were not so careful, living in the private rented sector or with parents in overcrowded conditions was not necessarily a prelude to the council sector. As Banim has shown, at a time when many women were pregnant at the time of marriage, living in such conditions could have acted as a spur to both partners working (and the grandparents helping with child care) to secure an owner-occupied future. For a cohort enjoying a time of relative prosperity in

Sunderland, this would have been a realistic alternative to a long wait on the council house lists to avoid the 'dump' estates. This in the longer term, of course, would have meant large numbers of 'dead' applications on the waiting lists, a phenomenon that could be used to justify non-provision in the sixties and seventies as it had been in the late thirties. It would also mean longer term that council tenancy was to become identified with non-nuclear family households, often benefit dependent. Council tenure was to become the residual sector for one parent families (largely women) and the elderly (again predominantly female). This is examined further in later chapters.

(vi) Collectivism challenged in the 1970s and 1980s.

By the early seventies, clearance had almost stopped in the town. Some demolition and piecemeal redevelopment continued, including the Clementina Street site explored below, and some new build-for-sale and equity share schemes - including the one at Doxford - characterised the late seventies. Only three General Improvement Areas were declared in the town, and five Housing Action Areas, all since wound up. The main feature of the seventies and eighties, in Sunderland as elsewhere, has been the collapse of public housebuilding, as the table below shows; its substitution to some extent by the housing associations; but the overall dominance of the private sector in a declining market.

Table 2.3: Housing Completions 1975-1988

Year	Public	Housing Association	Private
1975	472	21	412
1976	399	137	688
1977	225	94	363
1978	189	261	458
1979	300	15	523
1980	359	65	268
1981	107	147	184
1982	6	44	186
1983	33	151	264
1984	8	55	170
1985	42	35	85
1986	34	32	188
1987	82	-	117
1988	-	-	363

Source: Housing and Construction Statistics, HMSO
(n.b. These figures are not strictly comparable with those in Table 2.2 as they refer to the 1974 boundaries)

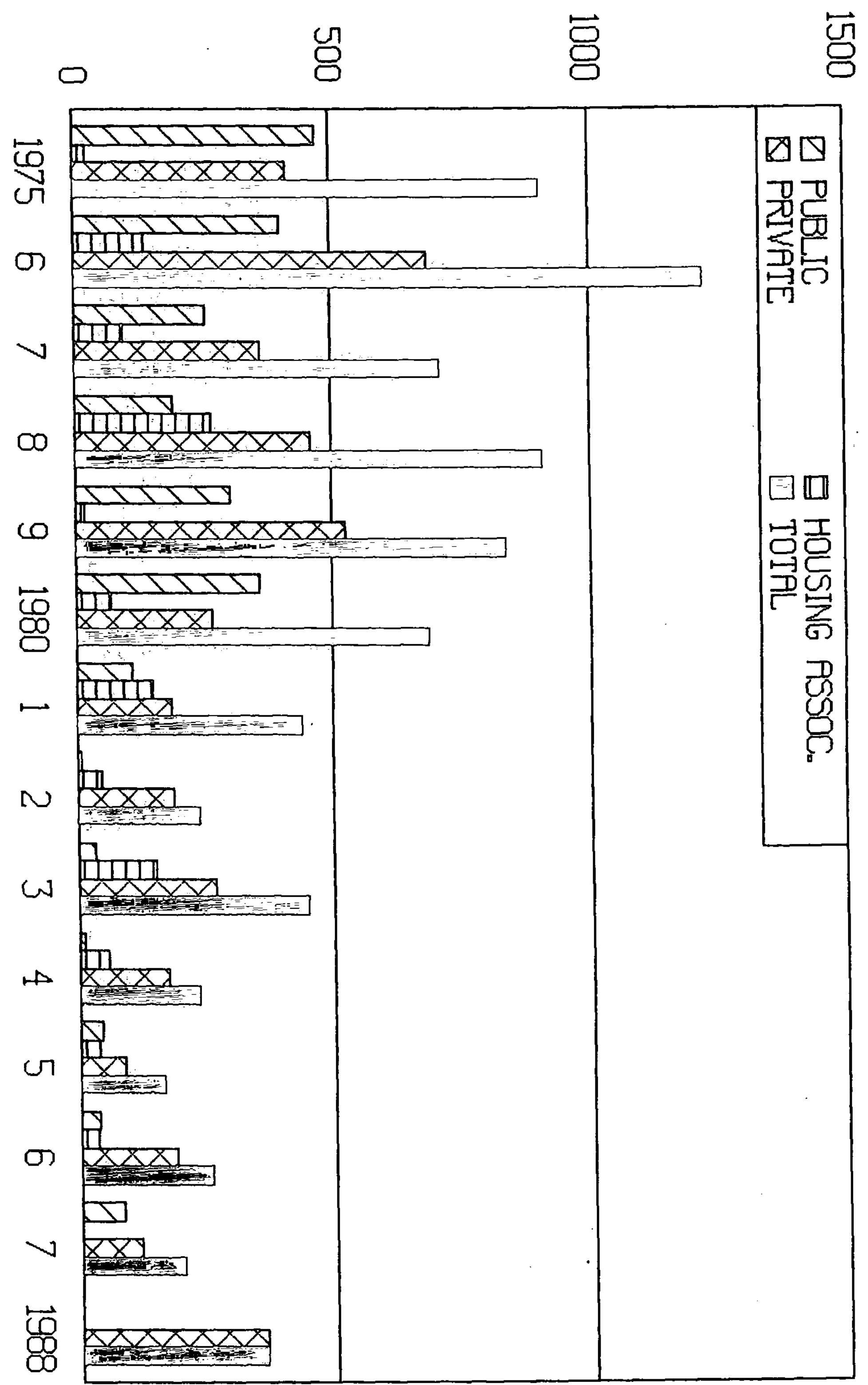


Fig. 2.4. Housing Completions 1975-88

Fig. 2.5. Housing Completions 1976

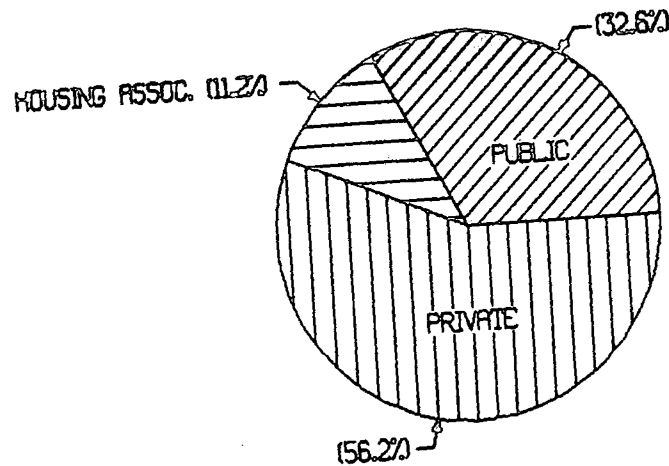
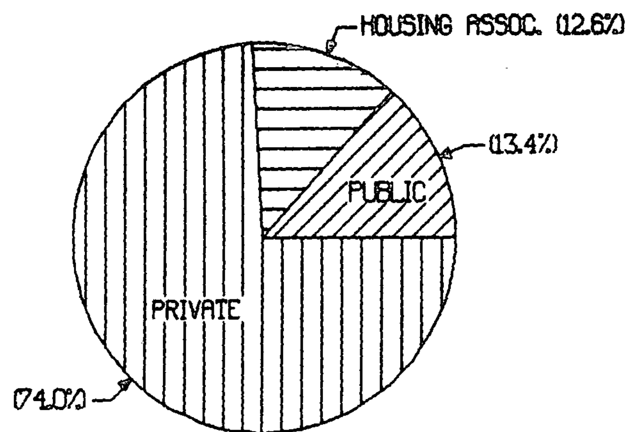


Fig. 2.6. Housing Completions 1986



The growth of the neighbouring Washington New Town, which was later incorporated into the Borough, along with Houghton-le-Spring and Hetton-le-Hole following the 1974 reorganisation, was another important feature of the changing housing provision in the local area. By the 1981 census, the expanded borough had a total population of 295,000, compared with 213,000 at the 1971 census. Washington contributed significantly to this growth. The 1963 White Paper, 'The North East - a programme for regional development and growth' instigated the designation of a Development Corporation (disbanded in 1987), and the new town was rapidly developed. It originally brought together some 20,000 people already living in villages in the area, and aimed at an eventual 80,000. By 1987 it had achieved some 55,000.

The growth was orchestrated by the Development Corporation, buying from the Lambeth Estates and the Northern Industrial Improvement Trust, itself taking control of development land in a way that was not possible in nearby Cramlington. Housing for rent accounted for over two thirds of the completions up to 1976, indicating that ownership had not quite achieved the hegemonic status that was to characterise the eighties, but the Development Corporation's stated policy was to "encourage owner occupation by a variety of methods. We have built houses for sale; we sell to

private builders; and we make land available" (p. 17, Washington Development Corporation Brochure, 1977). It continued to build for rent (and for equity sharing) and by 1987 it was able to hand over more than eight thousand houses to the Sunderland District Council, a considerable addition to its stock of 46,000 houses by that time. Washington's status as a growth pole and economic magnet for the young meant that its housing, both public and private, has exerted an influence on the town. It is, however, beyond the scope of the present work to trace this in detail.

The 1974 reorganisation which redrew the town boundaries to include surrounding areas such as Houghton-le-Spring and Hetton-le-Hole, as well as Washington, meant that land also became available for the private development of the fringe by builders such as Leech, Bell, or Barratts. A local estimate of the tenure patterns after re-organisation suggest that private rental had fallen from 61% of the borough in 1947 to 14.2% by 1976; that owner occupation had risen from 17% to 33%; and that the council sector had more than quadrupled from 12% in 1947 to 52.7% in 1976 (Kershaw and Hain, 1976). The tenure patterns are summarised in Table 2.4 below, though it should be noted that the figures are not strictly comparable owing to boundary changes.

Table 2.4 Tenure in Sunderland (per cent)

Year	Owner-occupied	Council/New town rented	Private rented
1961	33.9	39.6	32.4
1971	33.3	51.5	15.1
1981*	38.1	54.1	5.0

Source: Census County Tables.

(n.b.* the 1981 figures refer to the new Sunderland Metropolitan boundaries which are much extended from the old county borough boundaries. It did not prove practcal to give an estimate of 1981 tenure patterns in the area covered by the older boundary).

Despite this overall growth, the era of expansion by public initiative was at an end by the mid 1970s, and the local state was facing a redefinition of its role from that of provider of housing to that of a manager and later an enabler. The contradictions of massive local state involvement in housing provision within a declining capitalist economic framework had become apparent. Financial cutbacks by the central state had meant that a potentially 'surplus population', or reserve army, was to be induced once again to shoulder a higher proportion of its own costs of reproduction. Indeed, this was explicitly acknowledged in the decision of the borough to embark in the late 1970s on the equity sharing Doxford Park scheme, with one of the advantages of the scheme being heralded as its potential to 'maximise the consumer contribution to housing' (DOE

Working Paper, 1976). Houses were to be built on a 99 year lease with priority for allocation being given to those on the waiting list and to existing council tenants. The tenant was to rent half of the house, and financed the remainder by taking out a mortgage, which the local authority would provide. The part owner had the right to increase his or her share in the dwelling.

The Doxford Park scheme was one of Sunderland's few purpose-built shared ownership schemes and was an experimental scheme of some hundred dwellings. It was built expressly for "persons on low incomes, persons whose job or income prospects are limited in the future, and those who would or could otherwise take council housing" (Housing Services committe, 19 November, 1977). It is indicative of the possibility of more marginal groups being drawn into ownership, and illustrates a changing role for the local state in the late seventies.

By the early eighties, these changes had become very clear, with the private sector assuming prominence as a provider. The local state shifted its policy concern to various partnership initiatives, including the build for sale collaboration with a private builder on the old Clementina site that became known as Deerness Park. The original build-for-sale basis of the development became commercially problematic as the housing cohort of the early eighties faced difficult labour market conditions

as well as difficulties in the housing market. The area was then in part acquired by a local Housing Association, and an equity share initiative instituted to help rescue the scheme.

Later chapters explore the alternative avenues into low cost ownership that Doxford and Deerness have involved for local households, and contrast them with the largely state-independent form of ownership that Hastings Street has come to represent. Before looking at these initiatives in detail, it is important to note that neither build for sale nor equity sharing has been of numerical importance in the extension of ownership in the borough. Far more striking was the sale of council housing - a policy that not only curtailed but reversed the role of the local authority as provider of housing. The following table indicates the extent of sales in Sunderland since 1980.

Table 2.5: Sale of Local Authority Dwellings.

Year	Sale to Tenants	Other
1980	-	14
1981	26	33
1982	1065	83
1983	2426	73
1984	1196	50
1985	473	26
1986	524	173
1987	127	-
1988	151	-

Source: Housing and Construction Statistics, HMSO.

The sales conducted under the Right to Buy legislation have not been the only sales in the borough. Indeed, before the 1974 reorganisation, a total of 540 houses had been sold in the old boundary area on a variety of esatates, including those that form the subject of the case study in chapter four. This constituted less than 0.01% of the total stock, and appears to have generated little local controversy at the time (Stubbs, 1985). In the most popular small estates, up to 10% of the stock was sold, although there were sales across the range of desirability of council housing stock as measured by official ratings and by voids (2). The council's attitude to sales appears to have been one of maximising consumer choice rather than political opposition, and interview data suggests that some local labour councillors were encouraging tenants to buy.

Opposition to the sales of the eighties was more marked, even though many local politicians did not expect sales to be a major issue within the borough. Such opposition as there was in the early days took the form of bureaucratic delay rather than any activity that challenged the policy outright.

The trends of the eighties, then, were continuations of preceding tendencies for collectivism in housing to be challenged by the reassertion of market relations. The housing cohorts of the seventies and eighties faced very

different economic and welfare climates to those of the fifties, and the comparative case studies considered in the following chapters illustrate significant differences between households that entered ownership via the various routes that the local authority was involved in at different times. The local authority has played a significant - though differing - role in extending ownership via the sale of council housing, equity sharing or the provision of new-build for sale housing on land that was redeveloped by the council.

However, it should be remembered that ownership has long been an option for the skilled working classes. The case study material therefore also allows for a comparison between households who took advantage of these schemes and households entering the tenure through more traditional routes in an older area of terraced housing. Before moving directly to this material, I intend in the next chapter to demonstrate this tradition of working-class ownership, and to look in some detail at the changing tenure patterns in the two study locales that developed in Hendon to house the pre-First World War work force.

Notes

(1) For the more recent period (1974 - 1988) it has proved very difficult to gain access to local authority records. The local studies unit of Sunderland Public library only keeps records for five years. The Borough itself feeps confidential and other papers together, therefore making access to full records difficult. Further, it has no indexing system for its archive papers, and I was given to understand by the Chief Executive's office that although access could be arranged, it would be a difficult and time consuming job. Finally, the research section of the Housing Department assured me that there were no annual statements or reports, other than the statistical returns made to the appropriate Government departments, which were again not easily accessible. In all, it is hard to escape the conclusion that the authority is hardly in the forefront of open government.

(2) It is interesting that no formal report of these early sales was available, and nor does there appear to have been any regular monitoring of sales under the 1980 Housing Act. Such information as is presented was collected by the author from Housing Committee minutes - as addresses were published - and from local housing offices. For details, see Stubbs (1985). It may indicate the lack of political controversy aroused by the issue. It may also be indicative of a general scarcity of available information on the local authority's activities.

CHAPTER THREE: CHANGING TENURE PATTERNS

A detailed study of the development of tenure patterns in the two Hendon locales, Hastings Street and Clementina Street (later renamed Deerness Park) constitutes the body of this chapter. The work demonstrates the fluctuating tenure patterns in the two areas, and illustrates the differing material realities of tenure facing different housing cohorts. It chronicles the fluctuating fortunes of ownership and rental in the nineteenth and early twentieth centuries in some detail, but it is unfortunate that the data sources available did not allow the same level of detailed analysis for the modern period.

As indicated in the previous chapter, <u>Clementina Street</u> was built in the 1870s, under an early extension of the provision for skilled artisans in the Hendon area. Demolished finally in 1972, it was rebuilt on a build for sale basis in the early eighties, renamed Deerness Park, and is now partly owner occupied, partly equity shared.

<u>Hastings Street</u>, to the south of Clementina Street, but still within Hendon, (see map on page 12) was largely built at the turn of the century under more stringent building regulations. It has always had a high proportion of owner occupiers, and is now almost

exclusively owner-occupied. It represents a more traditional face of the tenure for the working class, one that has involved a minimum of state intervention.

3.1 The historical development of Hendon

Both of these areas are situated to the south of the original nineteenth century working-class residential area and both were a product of the provision of housing for the artisan strata. Hendon - or Hyndon - was originally owned by the bishopric of Durham, leased to the manor of Houghton. According to Cranmer Mitchell (1919), the land had been rented out on a monetary basis for the building of sea going vessels from the fifteenth century onwards. The eighteenth century saw the growth of toll roads, some housing, a mill, a brickworks and a ropery, but the area was still predominantly rural. Certainly the description given by Cranmer Mitchell " a place of exquisite beauty with its magnificent beech trees, its grassy slopes covered with flowers and the rustic bridge across the sparkling brook "(op. cit., p. 96) is a far cry from its later role and aspect.

Serious residential development in the area would appear to have been in the first instance a middle-class affair, of the late eighteenth century, with the local gentry such as Pembertons and Fenwicks as well as the solicitors and bankers settling into individual halls or

villas in the area, or into the imposing new terraces being built in piecemeal style, according to Corfe (1983), between the eighteen fifties and eighties. Most of these were originally located closer to the centre of the town than are the two study areas, but an area close by - the Mowbray Estate - had been designated for middle class housing development via a private act of parliament by the middle of the century.

Lower middle class housing, and skilled artisans' dwellings, grew up alongside such developments, though sharply distinguished from them in size, style, and access. In the northern part of Hendon, it has not proved possible to trace in detail the early patterns of development and landholding associated with the Clementina Street study area; the original deeds appear to have been destroyed after the later purchase of land by the local authority, and none are held in the County Record office.

There is little reason to doubt, however, that the pattern was essentially one of the bourgeoisie acquiring large scale estates from the Bishop of Durham, which were later sold off in smaller parcels for speculative development by local builders. Certainly, there are references in deeds held in Tyne and Wear record office to the Lambtons having a ground rent interest in land in

the vicinity; of the Backhouses taking over tenancy of the land later; and of the existence of a White House Estate which most probably included the study area.

Although the deeds for Clementina Street are no longer available, the plans of the builders for one of the adjacent streets, Mordey Street, are still in existence (Tyne Wear Archive, 269/4253 - 4264), and show at least three builders making successful applications for permission to build in the street from December 1880 onwards. Interestingly, they appear to be the same builders who were to develop Hastings Street some two decades later. Potts (1988a) suggests that this area would have been attractive to speculative builders, because it would have lain outside of sanitary regulation until the 1860s, and once established as an area for development, would have had its own momentum. It also seems to have been an area in which a number of small building societies played a major role in financing at least some of the development, though there is also some suggestion that some of the builders had connections with the timber suppliers of the shipyards, who may in turn have had a financial input.

According to Robson (1969), much of the development dating from the sixties and seventies was built as part of a hierarchical structure of housing in the borough. Clementina Street and the nearby Mordey Street must have

been amongst those that were "attracting and housing an elite from the class of skilled artisans", (Dennis, 1970, p. 173): well below in the hierarchy would be the crowded closes and alleys of the central districts. They were perhaps also of higher status than the single storey cottages being built directly by the coal companies to house miners in the new pit to the north of the river. Designed as two storey accommodation, with good drainage, sewerage and a relatively open street plan - and accordingly higher rated than the older settlements of the East End - the original Upper Hendon seems to have been well up the ladder of working-class desirability, despite its relative proximity to docks and industry.

The Clementina Street area was, in all likelihood, built on land controlled by a male bourgeoisie as part of a speculative building process, and was built to assumptions about the naturalness of a male skill hierarchy that involved a set of preconceptions about household living that are likely to have been family-wage based. The speculative building process seems to have proceeded in terms of an indirect response to a need to house a new male industrial workforce and the state's role in its development would appear to have been regulatory of building standards and sanitary provisions, together with an indirect regulation of any

building societies operating (Merrett,1982). This would similarly have been a male regulation, though again it should not be overlooked that some women had access to economic opportunities as actors in this process, even though this would often be through their connections with men.

What this masculine dominance of the process of production of housing meant to the participants we can only guess at. Its outcome in terms of household living, however, can be traced, albeit in a fragmented way, from the records of the time (1). The Clementina Street area was a product of the eighteen-seventies, Hastings Street some three decades later. They show interesting differences in the process of provision, and of tenure patterns - in sum, differences of material circumstance facing different housing cohorts. Before outlining these, it seems sensible to indicate the sources on which the discussion is based.

The following discussion is based on three major sources; the <u>rating and valuation lists</u> of the local authority, the 1880 <u>census returns</u> for the households occupying the housing, and selected <u>street directories</u> of the time. Each source has its own drawbacks, but used in combination, they enable the researcher to document the broad outline of social experience (2).

From the rating and valuation lists, for instance, it is possible to ascertain the names of both the occupants and the owners of the houses from the time of first occupancy. The lists drawn up to comply with the 1910 Finance Act are particularly valuable in that in addition to data on occupation and ownership, the so-called Domesday Books list the addresses of the owners, where these are not the occupants. Invaluable though such lists are in establishing ownership rates (Daunton,1976), the records for Sunderland are not complete, and there are serious gaps from the thirties onwards. Further, the practice of recording tenant as well as landlord seems to have fallen off at this time, making it more difficult to check the more dubious street directory material.

From street directories it is possible to establish the occupation of the head of household, and to gain some impression of the number of households occupying an address. By far the most useful and detailed information on household structure, however, is provided by census returns (3). The census returns also enable some estimate to be made of the accuracy of other records, and are the only comprehensive record of the numbers of women and children living at a given address. Indeed, women's fate of being "hidden from history" was brought home very clearly in the examination of these three sources. Women did appear as landladies, as heads

of household in their husbands' absence, or in one or two cases as people with employment in their own right, but as feminist writers have remarked, only women not living in the same household as an adult male achieved any kind of public status in the records (Allin and Hunt, 1982). Given the importance of women in any study of consumption patterns, these gaps and silences, whilst being indicative of the gender relations of the time, are particularly frustrating.

In the following sections, the available data for Clementina Street is presented, and then compared with the second study area, Hastings Street.

3.2 Clementina Street

Clementina Street was one of a series of terraces built in mid-Hendon over the 1870s. It was completed by the time of the 1880 census, and the 1881/2 Ward's Directory lists forty two houses in the street. The tenure position in the early eighties, soon after completion, can be documented from each of the three sources listed above.

(i) Original Residents

From the 1880 rate books, it can be established that twelve houses were unambiguously in owner occupation, and that twenty eight were owned by landlords. One of

the two remaining houses had no owner listed; the other owner had the same surname as the two listed owner occupiers who followed (in 1901 and 1910 respectively). This figure of almost thirty per cent owner occupation is not markedly out of line with Longstaffe's (1982) figures for cottage terraces in Millfield in the 1870's, and is below those for similar cottage property in Middle Hendon (4). Indeed, it closely resembles the borough average at that time, which was almost double the national figure (Corfe, 1983).

These owner-occupation rates are well above other local studies for the period such as Daunton's figures for Cardiff in the eighties, or even the comparable figures for the West end of Newcastle. This may be indicative, as Corfe suggests, of the relatively prosperous nature of manufacturing industry in the area and of the relatively high wages in Sunderland's marine trades' engineering works and shipyards at the time. It may also be a function of the operations of a "multiplicity of small building societies that encouraged regular savings, and which permitted repayments...that might hardly exceed normal rents" (Potts, 1988a, p. 66).

However, a comparison of the occupations of the early renters and owners (from both census, directory and rate book data) shows that there was a relatively similar

spread of occupations in each tenure, suggesting that tenure may have been a relatively neutral material differentiator at that time.

The original owners, who would presumably have bought direct from the builders, include at least three master mariners, a loco engineer, a blacksmith, a shipwright and a moulder, as well as the more predictable occupations associated with the recent presence of the building trade. One builder for example is listed as the owner and resident of the same address for the next ten years, as well as owning another property in the street. It is also interesting to note the one female owner listed, a 53 year-old widow living on an annuity together with her sister, and sharing the house with a commercial agent and a dressmaker. From such occupations, it might indeed be tempting at first sight to conclude that ownership was associated with secure employment and skilled working-class location. It is clear, however, that renters as well as owner-occupiers were amongst the skilled artisans and labour aristocracy of the town.

For instance, master mariners are listed amongst the renters, as well as the owners, together with mariners' wives, marine engineers, non manual trades such as commercial clerks, solicitors' clerks, drapers' assistants and chemists. The other extreme is

represented amongst the renters by the (two) people listed as unemployed, the general labourer and the bar man. Such unskilled occupations were in a minority, however. It may be possible to speculate that ownership was as much a matter of securing a home base for men involved in marine life, or indeed a matter of spatial and/or temporal accident as it was a reflection of social standing.

On other indicators, too, the renting households did not seem significantly different from the owner-occupiers. Only one of the twelve owner households, for instance, occupied the house on a single household basis; six of the thirty-eight known renting households did so, and amongst these were two households that had a non related 'domestic' living with them. Though this may not indicate higher social status than those without (Pahl, 1984), it does firmly place these households above the category of casual labourer, whether they rented or owned. The average number of people living in the house is similar; six for the owners (though it should be noted that there were houses with as many as twelve occupants), and just over seven for the rented houses. The norm for both renters and owners alike was dual household occupation of the premises. The average household size, however, does show some difference at 3.6 persons per household for those in owner-occupied accommodation, and 4.3 for the rented housing. However,

the owning households varied in size and composition from the mariner's wife in her mid-thirties living on her own in her husband's absence, to the ropemaker living with his three daughters under ten, his mother and his grandmother. The renters, too, varied in size from single people to the fifty two year old labourer and his wife, two wage-earning machinist daughters, sons who were respectively a butcher and a tram conductor, and four other children between the ages of 17 and six.

In terms of family structure, the census reveals the owners as falling into two distinct groups:- the nuclear families whose 'head of household' was in his early thirties, (including the widower referred to previously) and a somewhat older group of householders without dependent children. These were much smaller households, three of which were 'headed' by women. The age range of the renters on the other hand varied from the twenties (32%) or thirties (a further 36%) to the sixties or seventies (10%). The family structure was similarly more diverse. Twenty two of the renting households had children under the age of five (a similar proportion to the owners); at the other extreme, eighteen of the renting households contained no children under the age of fourteen, and there was more evidence of members of the extended family living with the central unit than was the case for the owners. The renters, then, seemed

to cover the range of family and generation structure, the owners to be more concentrated into a particular local housing cohort.

In summary, it seems unlikely that owners were of a different social location from renters in terms of type or conditions of occupation. There is some evidence that they were at different life-cycle stages, though the numbers are of course too small to permit a categorical statement of this. The overriding impression must be, however, that tenure was not a major indicator of social division within the working class of the time. There were good reasons for this. As Ball (1983) points out, "ownership...did not necessarily offer any financial advantage over renting, and little or no stigma was attached to non-ownership" (p. 26).

(ii) The Original Landlords

When we turn to those who became the first landlords in Clementina Street, such records as are available again show a considerable overlap with both tenants and owners. There was a total of 19 landlords in the street: two of them with connections as builders or solicitors with the development process, but others having petit bourgeois commercial interests such as the grocer or butcher who traded locally. Some appear to

have had family interests in the property, probably via a family connection from the developers or by renting to members of their own families: three later moved into occupation of the house themselves (one of the two women was in this position).

There is little evidence of landlordism on a commercial scale, at this juncture. Though some of the landlords may well have had holdings elsewhere, only six had multiple holdings in the street. Five of these held only two houses, with the one 'commercial agent' letting out six. All of these bar one local trader had divested themselves of their holdings by 1900, as had many of the landlords with just a single holding. At the other extreme, some landlords would appear to have maintained their holding for over fifty years, but most of the privately rented properties had been sold (either to other landlords or into owner occupation) before the outbreak of the first war.

Of those original landlords that it was possible to trace, all but one were listed as having residential addresses in Sunderland, the majority in the Hendon area. The pattern of landlordism was of a fragmented set of landlords, some of whom would undoubtedly have held interests in other property in the area, (see

Benwell CDP, 1977, for a comparable account locally). This pattern seems to have changed very little in the pre-war period.

In its first decade as a residential area, then, Clementina Street was inhabited by people who on the whole shared in the town's prosperity, and the men at least tended to be part of the boom industries of the era. The wages of the engineers and shipbuilders according to Dennis and others outstripped both the cost of living and those of other occupational groups. As he notes

"at the time of its most rapid growth, therefore, Sunderland did not have the problem of accommodating pauper apprentices or newly urbanised peasants. On the contrary, it was attracting and housing an elite from the class of skilled artisans"

(Dennis, 1970, p. 137).

From this starting point, a subsequent history could encompass either the changing nature of occupancy of the buildings (including the social relations of the state and tenure), or the changing lives of the occupants as they negotiated the housing system. It is not within the bounds of this thesis to trace the lives of those households and families who lived in the street in the

1880s and to look at the impact of their time in the area on their subsequent housing careers, and those of their families, however fascinating such an exercise would be. Such a reconstruction can only be attempted retrospectively and a very fragmented attempt to do this is made in a later chapter using a sample of current residents. It is possible to indicate in broad terms, however, the changing social composition of the area, which is in part an outcome of changing state interventions in housing. It is certainly possible to indicate the changing tenure patterns of the area.

(iii) Changing patterns of tenure

Table 3.1 below summarises the aggregate changes in tenure patterns that have taken place in Clementina Street over almost a century of its existence. Incomplete though the table is, it does at least indicate that any suggestion that owner-occupation was an irreversible tide of the twentieth century needs to be carefully scrutinised.

Clearly the numbers are too small to permit a detailed path analysis, but it is instructive to attempt an analysis of the changing tenure of specific addresses. Taking three periods, pre-world war one, the inter-war period, and the post-war era, the reversibility of tenure becomes even clearer.

Table 3.1: Tenure in Clementina Street, 1880 to 1962.

	Private Rental	Owner Occupation	Ambiguous
1880	28	12	2
1901	25	17	-
1910	28	14	-
1914	30	12	-
1920	28	14	-
1924	20	20	2
1929	23	19	-
1934	22	20	-
1937	16	20	6
1946	3	15	24
1949	8	10	24
1962	5	11	26

1880-1914

The figure overleaf traces the changes in tenure of different houses in the street in the pre-war period. Most notable is the amount of movement between tenures in the three decades. For example, only four of the twelve houses that were originally owner-occupied in the 1880s remained in owner occupation by 1914. Nineteen of the privately rented houses had remained uninterruptedly in the rented sector. Almost half of all houses, in other words, had changed tenure over the period, and these changes were in both directions.

Some of this movement might well have been connected to the changing economic fortunes of the town; the 1885-7 depression in shipbuilding for instance with its associated wage cuts, or what Clarke (1988) calls the 'appalling' fluctuations at the turn of the century,

Fig. 3·1 Clementina Street Tenure Patterns 1880-1914

Key:

OO Owner Occupation
PR Private Rental
SL Same landlord
DL Different landlord

SO Same Owner
DO Different Owner
NI No information

Rented
Owned

∘ Tenants not listed
✧ Landlords include 1 former owner, 2 former owners wives

which may have affected house purchase, or indeed made unfettered landlordism a reasonable option.

There also appears to have been considerable movement within both the owner-occupied and the private landlord market. Only a quarter of the rented accommodation stayed in the same hands over the period; almost half of the street had been involved in a change of landlord at some point over the preceding years; and the owner occupied sector had only one example of a house continuously owned by the same person over the whole thirty year span. From Figure 3.1, one might suggest that the market in rented property was more vital than the home ownership market.

Only four of the original landlords continued to retain an interest in their property into the inter-war period. Some of the earliest changes of landlord are explicable as the 'natural' market behaviour of builders or exchange professionals, but it would seem that landlordism was hardly a widespread profitable concern. The transactions between 1880 and 1901 seem fairly evenly divided between those with a direct commercial interest in property dealing, i. e. those for whom landlordism itself was seen as a commercially viable prospect, and those for whom it was incidental to family living arrangements.

By 1901, then, only six of the original landlords of Clementina Street remained. Of the sixteen new landlords, as many as six were women: one the widow of a former resident, two who in fact held two properties each, who had no known connection with the previous occupants and had bought from exchange professionals, an additional woman who had bought the house from a builder, and two women who did appear on some listings as the owners, but who in alternative sources gave way to their husbands' names. For four of them, there is no indication of the occupations of the household, but one of the widows had been married to a draper, the other to a mariner. The social role of landlady, as Elliott and McCrone (1975) discussed for Edinburgh, may have been diverse; at least it is one area in which women are visible in the provision as well as consumption of housing.

The male landlords by the turn of the century tended to be tradesmen rather than builders or exchange professionals: five were listed in the directories as small traders, two as shipping brokers or agents, and there were at least three skilled employees including a blacksmith, a moulder and a printer. Only one property firm seems to have had an interest in the street at this date. Again the holdings were predominately of single

houses. The new landlords were slightly less likely than the original ones to be local to the Hendon area, but showed the same mix of occupations.

By 1910, four of these landlords or landladies had sold up, including two of the women and the firm of agents. (By 1918, this figure had risen to fifteen of the twenty four, quite possibly as a result of the turmoil in the private rented sector following the disturbances of 'Red Clydeside', Damer, 1980). The three new landlords by 1910 included a woman who may have had family connections with the property, a mariner who lived himself in another house in the street, and a furniture dealer who operated from the centre of town. There is evidence that a higher proportion of the total lived outside the area by 1910 (5 out of the total of 25 landlords in the street). Of the eight landladies, there was little information, other than that five of them were married or widowed. Three were listed as a mariners widow or wife, and could indicate a significance of property such as this in securing a family lifestyle in a situation of a husband's absence.

The 1910 Domesday Book allows a much fuller picture to be drawn of the remaining landlords' occupational spread. By this date the shopocracy had been joined by skilled workers such as a fitter and a printer as well as the mariners (or in some cases their wives).

Excluding those for whom it was not possible to trace the information, almost a third could be assigned to social class II, and two thirds to social class III. A comparable exercise for the owner occupiers by 1910 suggests a very similar distribution, whilst it is clear that although there is considerable overlap, there were slightly more renters in social classes IV and V (roughly 10% of the renters).

The tentative conclusion from the pre-war data, then, is that Clementina Street experienced petty landlordism in the pre-war period; that there was a considerable turnover of landlords as well as tenants, and that the social location of the landlords had changed from the property interests that were present in the initial phase to tradespeople and increasingly to skilled workers, who seemed much like their tenants. Throughout the period, the landlordism was small scale, and localised, and seems to have had quite strong family lifestyle connections. The turnover seems quite marked until the outbreak of World War One: indeed of the 1910 landlords, six had sold up by 1918. Some of those coming newly to landlordism in 1910 maintained an interest beyond the Second World War, and the majority were still around for at least some of the inter-war period. Some, no doubt, were well aware of the changes in landlord

tenant relations that was heralded by the 1905 Housing of the Working Classes Act, and consolidated in the 1915 Rent Acts.

The inter-war period

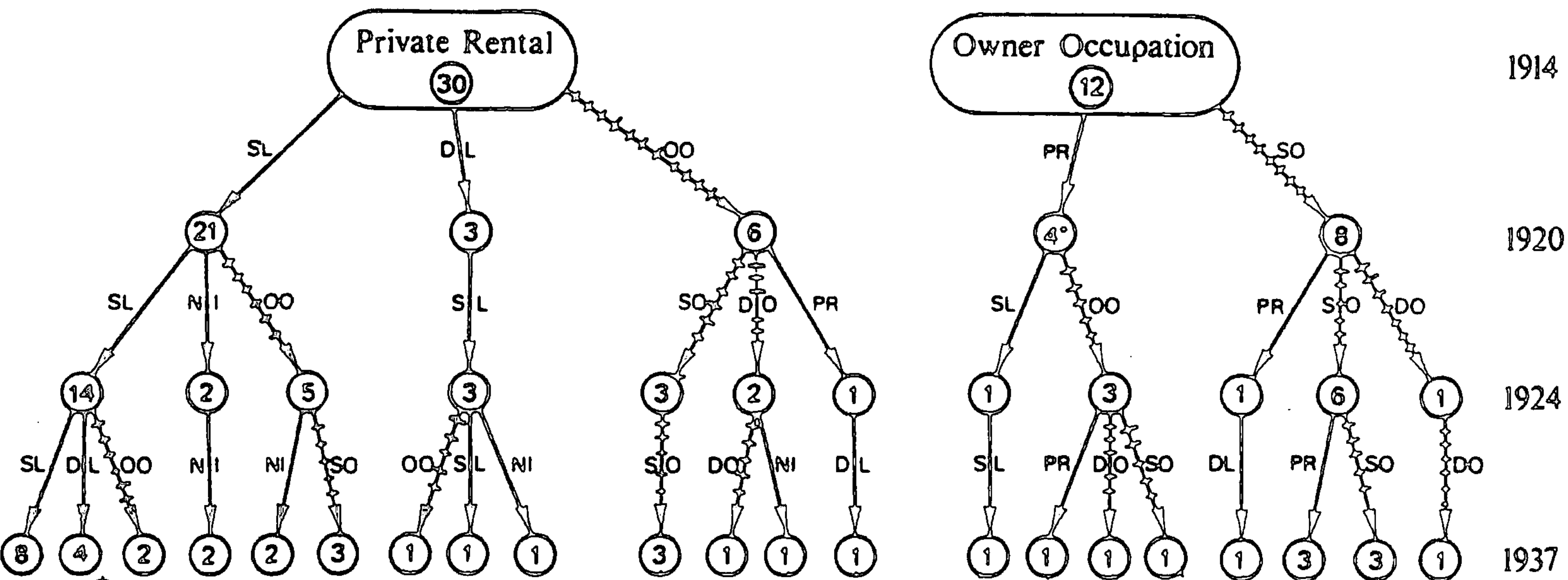
The inter-war period is sometimes presented as one in which the idea of home-ownership really took root in this country. Certainly, in terms of newly-built dwellings, Merrett (1979) claims that the inter-war years showed "the ascendancy of the owner-occupier" (p. 52), an ascendancy which he attributes to the growth of building society credit, low deposits, lowering interest rates, and an increase in real wages for those in employment. We are here dealing with an already existing housing stock, and a local economy that suffered booms and slumps in its staple industries, culminating in the collapse of shipbuilding in the early thirties (Patterson, 1988b). It should not be forgotten, however, that there was also a significant growth in the service sector, and a considerable amount of house building in both public and private sectors. At first sight, then, the aggregate growth in ownership in the street seems to reflect the national pattern, with a slight reversal of trends by the late thirties.

Table 3.2: Changing tenure patterns, 1914-1937

Year	Owned	Rented	No info.
1914	12	30	-
1920	14	28	-
1924	20	20	2
1937	16	20	6

More likely to affect the position of existing stock such as Clementina Street are the supply side factors that Merrett mentions:- the rent controls of the 20s and 30s, and the alternative investment possibilities for risk capital. Another factor is of course the slum-clearance drive of the thirties, though these did not affect Clementina Street directly. Dennis, for example, shows how the public suburban estates of the thirties had improved the lot of those families living in the overcrowded and insanitary conditions of the inner areas of Sunderland. The mid-Hendon streets were not in a condition to qualify for slum clearance status at that time. In fact, neither slum clearance or the changed terms of rental seems to have affected tenure in this particular area. Over three quarters of the owner-occupied housing in Clementina Street moved back into the private rented sector for at least some years in the inter-war period (see Figure Two), a movement which may well have connections with the changing employment status of the occupants, many of whom as we have seen were employed in the shipbuilding and associated trades.

Fig. 3·2 Clementina Street Inter War Tenure



For key see Fig. 1

Furthermore, almost half of the private rented sector had remained private throughout, a higher proportion than the owner-occupied sector that remained in the tenure, and indicative of the continued viability of the tenure in areas such as this. It is clear from Figure Two that there was a landlord's market as well as a home ownership market in the inter-war period. Both forms of commodified housing provision were still clearly viable in the area.

It proved more difficult to chronicle the changes in the inter-war period in the same detail as for the pre-war era. Both directories and rate books give much scantier information, tending to list only one name, for example, rather than all residents, and it is not really possible to infer household occupancy from this. Census material is unavailable. The only remaining source is the electoral registers, via which it is at least possible to give some indication of the stability of the area.

Many of the pre-war landlords, owners and tenants did, of course stay on into the twenties and thirties. The social composition of the residents by the early twenties still seems in general very similar to the pre-war period. The owners in 1924, for instance, included a foreman, a master mariner, a policeman, a cabinet maker and an engine driver. Two of the owners were

women, who had previously lived in the house with their husbands. About a quarter of the owners could be classified as social class II, the remainder as III. As before, the listed occupations of the tenants is similar: carpenters, coppersmiths, boot repairers, plumbers and outfitters. There are perhaps fewer non manual occupations among the renters, more skilled artisans, and more of the semiskilled porters or brickies, but it is by no means a fully polarised tenure situation.

The landlords are similarly reminiscent of the pre-war picture, but with some indication that new landlords over the period tended to be small exchange professionals such as a valuer, a house agent and an insurance inspector. Some of the small shopkeepers maintained an interest throughout, but many left. In 1920, for example, there were twenty five landlords, seven of whom were women. By 1924, the figure had dropped to eighteen, with eleven having left, replaced by only four new ones, three of whom were women with a family connection in the property. These women had all left by 1939, though one or two of the male landlords who took over in the twenties were still there in the 50s and 60s. Beirne (1977) seems to suggest that the twenties and thirties, despite the growth of alternative

tenure forms, can be seen as a "victory for the landlords" (p. 85). Certainly, there is little in this data to counteract his picture.

By the thirties, the information available on the residents is very sparse and repetitive of that available for the twenties. There is a little more information on the landlords, which indicates that the exchange professionals on the one hand (trustees, executors, and solicitors) were coming more into prominence, and that more women were taking over from their husbands as landladies, but there is no evidence at all of the consolidation of holdings. There was still movement in the sector: at least eight of the eighteen landlords in 1930 were newcomers, some of whom went on to maintain a long-term interest in the property.

The post-war era

The changing patterns of the post-war era are in some ways easier to account for than the earlier periods. In part this is due to the work of Norman Dennis, who as well as describing in detail how the Millfield planning situation developed, has provided a useful background to more general housing and planning decisions in the town, including the depopulation of the central areas including Hendon, the neglect of repairs until the mid

1950s and the concentration by the local state on fringe public housing developments. The Hendon clearances of the time did not affect the areas we are interested in, but the general deterioration of the inner Hendon area that Dennis documents and the stigmatised reputation that he notes must have spilled over into the surrounding areas such as Clementina Street.

In terms of the kind of analysis that has been pursued so far, however, the post-war period is almost impossible to analyse in detail. Archive holdings of rate books are more sporadic, the books themselves show less and less detail of owners and occupants, and there do not appear to be trade directories of similar detail. All of this , of course, could be compensated for by the possibility of collecting oral histories, a project made more difficult by the later demolition of the site in the seventies.

Table 3.3: Changing tenure patterns, 1937-61
(ambiguous cases excluded)

Year	Owned	Rented
1937	16	20
1947	10	32
1961	11	31

The residents at the outbreak of the Second World War seem to have included some who were of very long

standing, and such information on jobs as is available suggests that the social composition of at least a core of the street's residents remained skilled working class.

Sparse though the evidence is, there would appear to have been some direct continuity with the inter-war residents. Of the eleven owner occupiers listed in 1947, for example, all but two had been owners of the same house in the inter-war period. The insurance agent's family that had owned the house since 1901 is perhaps an extreme case, but the majority of owner occupiers traced ownership back to the early thirties and in some cases to the twenties. In only two cases, though, had the houses owned in 1947 been in continuous owner-occupation since they were built.

By 1950, only one of the houses that was owner-occupied in 1947 had changed tenure to the private landlord market (and this involved the previous owner staying in the house as a tenant and remaining the tenant until at least the sixties). Another had been sold to another owner-occupier, who was still listed as the owner by 1960. Indeed, four of the 1945 owners were still the owners in 1960, though there is reference in the rating

books to the houses being subdivided into flats. Only two had reverted to rented accommodation.

There is some ambiguity surrounding the data on tenants, which makes a detailed estimation of their changing occupational patterns in the post-war period difficult to make. In some cases, the same tenants and landlords are listed in 1947 as were listed pre-war; in some cases there are gaps, and in others no tenants at all were listed. As residents who were owners seem to have been clearly marked in the records throughout, as were any in council tenancy, it does seem sensible to conclude that all of those who were not so marked in the post-war records were in privately rented accommodation. Despite the shortcomings of the data, it is possible to see that some of the listed tenants and their families had lived in the house for as long as the owners.

The tenure position of the rented sector as a whole seems very stable, with only two houses having changed hands by 1950. The majority remained in the same hands until 1960, and there does seem to have been a limited consolidation of landlordism. The eight houses that changed hands did so in four cases to companies, but in at least two cases within families. Only three cases involved a transfer of tenure to home ownership, none to a sitting tenant.

Of the one or two new landlords who appear in the records in 1939, two maintained an interest until the sixties. There were still some eighteen landlords involved, five of whom were women. What seems clear is the continued presence of the small-scale landlord, and indeed the marginal decrease in the number of exchange agents involved in the street.

By the late forties, there were still upwards of sixteen landlords operative in Clementina Street. The gender composition was similar to that of the interwar period; the number of new landlords balances those leaving, and there is more evidence of multiple holdings - in no case exceeding four properties, however. Such consolidation as there was more marked by the sixties, with one of the landladies operating in the street owning as many as seven properties, and more evidence of property company interest. The street, however, still had fifteen or sixteen landlords in the sixties, who in many cases traced a family involvement back for many years. In three cases, owner-occupiers had bought out landlords by the early nineteen-sixties.

Looking in broad outline at the changing tenure patterns of Clementina Street, private landlordism was always a dominant feature, but one that in the early days at least implied neither rapid turnover of tenants, nor any indication of social status. Before World War Two,

tenure seems to have hardly to have been an issue, and the shifting patterns give an indication of the relative unimportance of property relations. It is clear that the landlordism was piecemeal; probably upwards of seventy landlords had an interest in houses in the street between the 1880s and the 1970s, and the familistic nature of at least a proportion of this is clear. Such property professional or exchange professional involvement as there was seems concentrated in the very early or late days of the street's existence, and the presence of women as landlords is visible in a way that is not true for any other aspect of production or provision, at least in the private sector. This connection is obviously family related: of the fourteen women who figured as landlords before 1914, all but three had residential/family connections with the property in a way that few male landlords had. Four of the nine women who were landlords in the interwar period similarly appear to have inherited the house from father or husband, but there is clear evidence of such a connection in only two of the more recent landladies. In total, roughly a third of all landlords were female, and it might be interesting to take a much closer look at the apparent decline in their role in the private rented sector than space allows here.

One street does not provide conclusive evidence, and any conclusions must be seen as both speculative and tentative. As the area became the subject of clearance orders and demolition in the late seventies, planning blight and rapid turnover of population became the norm. Its fate stands in contrast to that provided by Hastings Street, only some few hundred yards to the South of the site of Clementina Street.

3.4: Hastings Street

Hastings Street was built later, and further from the centre of the town, than was Clementina Street. Its early history is easier to uncover thanks to the existence of deeds; it appears to have been part of an estate known as the South Hendon Estate that the Wearmouth Coal Company had acquired from the Bishopric of Durham, after some involvement by Lord Stanhope, in the early eighteen nineties (5). The company itself was not incorporated until 1862, and involved amongst others the Fenwicks and Stobarts, but not Stanhope. The Coal Company's land dealings in the North of the borough are extensively documented, and there is evidence of major housing development in the Monkwearmouth area of which the company was the landlord and probably developer. Such housing was doubtless built for its workforce in the new Wearmouth pit (Durham County Record Office, NCB

2/59). It was quite clearly also buying up land in the Ryhope and lower Hendon area by the 1890s. Whether initially this was to house its workers in the adjacent docks, or whether this was an initiative that was speculative on future pit developments in the vicinity must be a matter of conjecture.

By the 1890s, the land had been 'laid out for building purposes' (deeds), and individual plots and groups of plots were being sold 'in fee simple' to a variety of builders, with the company retaining a perpetual yearly ground rent of three pounds on a lease of nine hundred and ninety-nine years. The company also retained the right to an annual inspection of the land, and of an agreed insurance to the property.

Rushton (1977) has suggested that in Manchester, a hierarchy of developers could be identified; the landowners, who were landed gentry or others buying up land on the fringes of urban development; the middlemen, surveyors or businessmen who took the risks with the transactions of development and acted as providers of promotional capital in preparing the land; and the builders who invested capital in the building process. In the case of Hastings Street, the process was not so clear cut. The company itself appears to have acted as site preparation agent, possibly after some

controversies surrounding the development process earlier in the century.

The developments in the street in the 1880s for instance - before the Coal Company's involvement - appear to have generated controversies about sewerage for the land. A Mr. Sedgewick's plan was disapproved by the Building and Baths committee (Tyne Wear record SDB/AB/1/6) in April of 1883, and proceedings were threatened against the applicant, (who appears however to have completed six houses, in the street, possibly without permission, by 1884). An amended drainage plan, and street plan, (under the direction of G. A. Middlemiss, a notable auctioneer, builder, brick manufacturer, and Tory councillor) was later approved, however.

There appears to have been controversy other than that surrounding the drains. A Joseph Huntley, for example, had difficulties in getting a street plan approved in 1885, and had an application to lay down cement footpaths in front of two of his other properties turned down "unless the work adjoining a complete block be done at once" (Tyne Wear Record Office, A/7/1/12). Huntley was the builder who was later used by the Wearmouth Coal Company, and who retained an interest in the street as a landlord until well into the twentieth century of at least six of the houses he built. The state of the pavements, then as now, was of interest to politicians

and residents; a petition was presented on the state of the roads and footpaths in January 1886, and by 1887, the Baths and Building Committee was recommending that notice be served on the owners of property to bring the area up to an acceptable standard. Street lighting, too, seems to have generated concern. It is possible, then, that these first built houses were not so tightly controlled as were those built later by the coal company.

Quite what the reason was for the gap between the early phase of development and the main development in the early part of the twentieth century is still unclear from existing sources. It is in the later development that the role of the Coal Company became apparent.

Though there is one reference to the Coal Company having been directly involved in the eighties development, their role in the developments that took place in the early part of the twentieth century is clearer. Application was made directly on their behalf for the building of seventeen houses in the street. It is not clear whether these houses were built for company employees as such; there is little in the direct evidence to suggest this. In any case, there is no record of the Coal Company being a landlord here, as it was in Monkwearmouth to the north. Indeed, some of the

houses appear to have passed directly into owner-occupation.

This phase of development of the area appears to have involved the company architect, a Mr. H. Robinson, applying for and being granted permission for specified builders to erect between two and nine dwellings at a time. The largest number appears to have been built by Gibbons (17 houses on record), the smallest just two houses. Altogether there is reference to the Coal Company having had dealings with over a dozen builders in a street development of less than one hundred houses, and the company appears to be, from the records, the only agent involved. It is clear that the houses passed into the general stock of rented and owner-occupied houses available to the skilled working class.

This company-sponsored development was a feature of the early part of the twentieth century. The first phase of development dates from some fifteen years earlier.

(i) Original Residents

Just thirteen of the houses that were built in the latter part of the nineteenth century were in owner occupation. As listed in the directories, the owners' occupations perhaps cluster more to the non-manual end of working-class employment at the time than did the

early owners in Clementina Street, but they also include a joiner, a carver, a gardener, a fitter and a platelayer, as well as the insurance agent, the collector, the commercial traveller and the grocer. It is interesting to speculate that these newer jobs might well have been done by younger men; until the 1890 census returns are available, it will be difficult to check this. There seems to have been some movement away from the traditional shipbuilding trades, however.

The forty-five renters, too, were the skilled strata of the working class, many doing non manual jobs. Eight were in sea or river related trades (master mariners, two marine engineers, watermen or ships' mate), a further eight were in the time-served trades also typical of Clementina Street in the early days, (slaters, engineers, patternmakers, or plate layers), others in plumbing, joinery or painting, no doubt reflecting the construction opportunities open locally, but a surprising thirteen were in non-manual trades such as clerk, telegraphist, agents of one kind and another, and small shopkeepers. There is little again evidence of unskilled or casual employment in either tenure.

It is reasonably clear from the directories that we are dealing largely with single household occupancy here: unfortunately, there is no means of establishing the size or family composition of the households.

The cottages built in the eighties with their dormer window extensions must have been well up the housing hierarchy of the time. Some show quite remarkable stability of tenure. Jos. Armitage, for instance, a master mariner who bought number 8 in 1886 or 7 is shown as still living there until his death in the late nineteen-twenties. Tenants, too, were settled. Jas. Jackson, a fireman, lived in the number two, saw two different landlords, and the house was eventually bought by the family in 1924.

(ii) The Original Landlords

The very early landlordism is as diverse as it was in Clementina Street. Again, local traders, mariners, and members of the building trades seem to have held one or two houses only. Again, they may well have had houses elsewhere; nine of them however themselves lived in the street. Only two were women, neither of whom maintained a long-term interest in the property.

It seems clear that this earlier development was not unlike the Clementina process a decade or two earlier. What alters the picture considerably, however, is the addition of the houses built in the first decade of the century, well over half of which were immediately owner occupied. In total by 1910, there appear to have been at least 29 landlords operating in the street, with only Jos Huntley the builder owning as many as six houses.

(iii) Changing Tenure Patterns

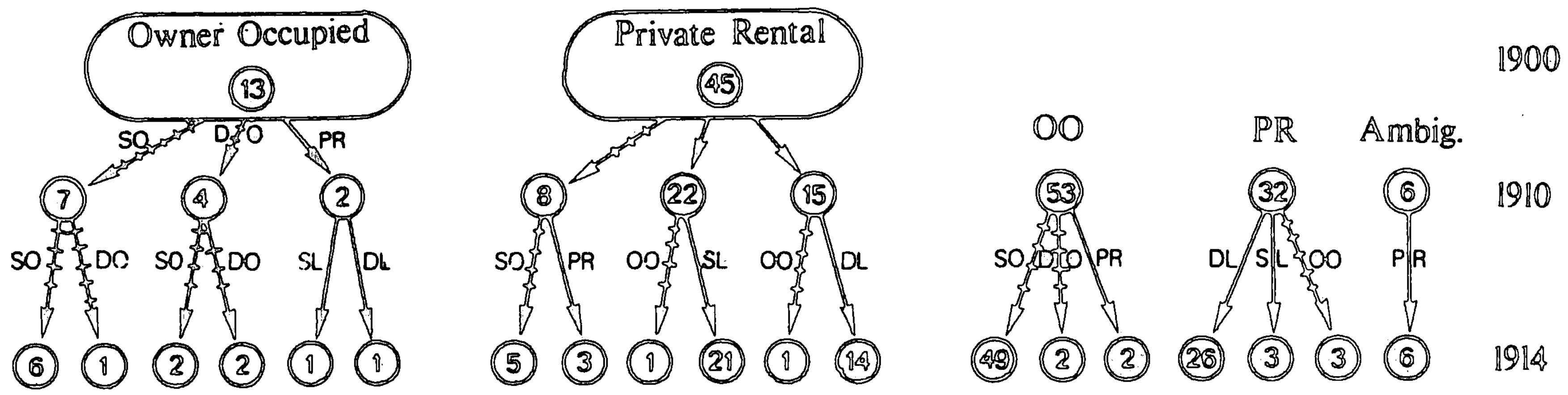
In tracing tenure patterns in the street, it seems sensible to begin with the position in 1900, when all of the pre coal company houses to the north end of the street had been completed. Table 3.4 below gives the aggregate position, which again hides cross tenurial movements.

Table 3.4: Tenure Patterns, 1900-1914

Year	Owned	Rented	Ambiguous
1900	13	45	-
1910	72	71	6
1914	72	77	-

Though there was tenure movement in each of the sectors, as the following figure demonstrates, with previously owner-occupied property moving back into landlordism at each stage, the movement was not as extensive as at the earlier time in Clementina Street. There is little notable about the changes of landlord, either. The majority of the movement is accounted for by Jos. Huntley divesting himself of his holdings, either into owner-occupation of a sitting tenant or to a different landlord, although other people did sell over the period. Insofar as anything is known of these individuals, they were again mariners, small traders, or in the building trade. One of the biggest remaining

Fig 3·3 Hastings Street Tenure Patterns 1900-1914



For key see Fig 1

landlords seems to have been a photographer on Durham Road, who did acquire an additional house in the street later in the decade.

(iv) The residents and landlords of the second phase

The majority of the new houses built in the street in the early nineteen-hundreds passed straight into owner-occupation, and were inhabited by a number of non-manual workers, including at least ten clerical workers, a schoolmaster, a Board of Trade inspector, a commercial traveller, a newsagent, two policemen and a customs officer. The manual trades were also represented, including a tailor, and various building and gas workers. The renters, as before, seem to have been almost indistinguishable from the owners; they included a butcher, an electrician, various occupations connected with the railways, and the usual master mariners and boat-owners. It is tempting again to speculate as to how far life-cycle stage or indeed a lifestyle associated with seafaring had more to with tenure than did social class.

In only two cases were the landlords of the newly built houses people who owned other property in the street. One, R. F. Smith, appears to have joined the 'larger operators', renting out five houses. He was a builder in Toward Road close by, and there is a reference to an

R.F. Smith junior as an owner-occupant of one of the houses by the thirties; others he seems to have kept an interest in, and others still he had clearly sold before the first war. Some of the new landlords lived in the street; they again sold both into owner-occupation and to other private landlords within a few years. The overall picture is summarised in Figure Three above.

Women are listed as being among the original house owners in half a dozen instances. In two or three cases, the 'tenant' has the same surname and it is reasonable to assume a family connection. One or two of the landladies, however, appear to have held property voting qualifications in respect of other houses too. All of this might suggest that women were involved in property to some extent in their own right, and to some extent through family connections. Again, however, the extent of women's involvement at a public level in property ownership before the First World War seems to have been minimal.

Of the thirteen houses that were originally owner-occupied, eleven stayed in the tenure until the outbreak of the First World War - six with the same occupants over the years - and two were sold to landlords. Of the later phase, a much smaller proportion, less than four per cent, moved into the private rented sector. From this point on, there does appear to have been a steady

trend away from private landlordism in the street. Once into private ownership at this point, only about a fifth ever reverted back into the rented sector. Landlordism in the street became largely public landlordism in the inter-war years, as the southern end of the street was built, this time by the council under the provision of the 1935 Act.

Table 3.5: Tenure patterns, 1914-1939.

Year	Owner Occupied	Private Rented
1914	71	85
1920	82	74
1924	99	57
1929	126	30
1934	130	26
1939	128	28

Although there are instances of reversion to private rental, these are scattered, and tend to have been relatively short-term, as the three following diagrams illustrate. By 1920, for example, only 28 of the later built houses were in private landlords' hands, and in fact over the twenties most of these had been sold into owner-occupation. In 1920, there were still some twenty people receiving rent for properties built in the first decade of the twentieth century, with no one owning more than four houses. By 1930, this figure had shrunk to about half a dozen, and most of these seem to have been via a family connection, whether of an inherited or a tax avoidance variety. Women were thus much more

Fig. 3·4a Hastings Street Private Rental 1914 - 1939 For key see Fig 1

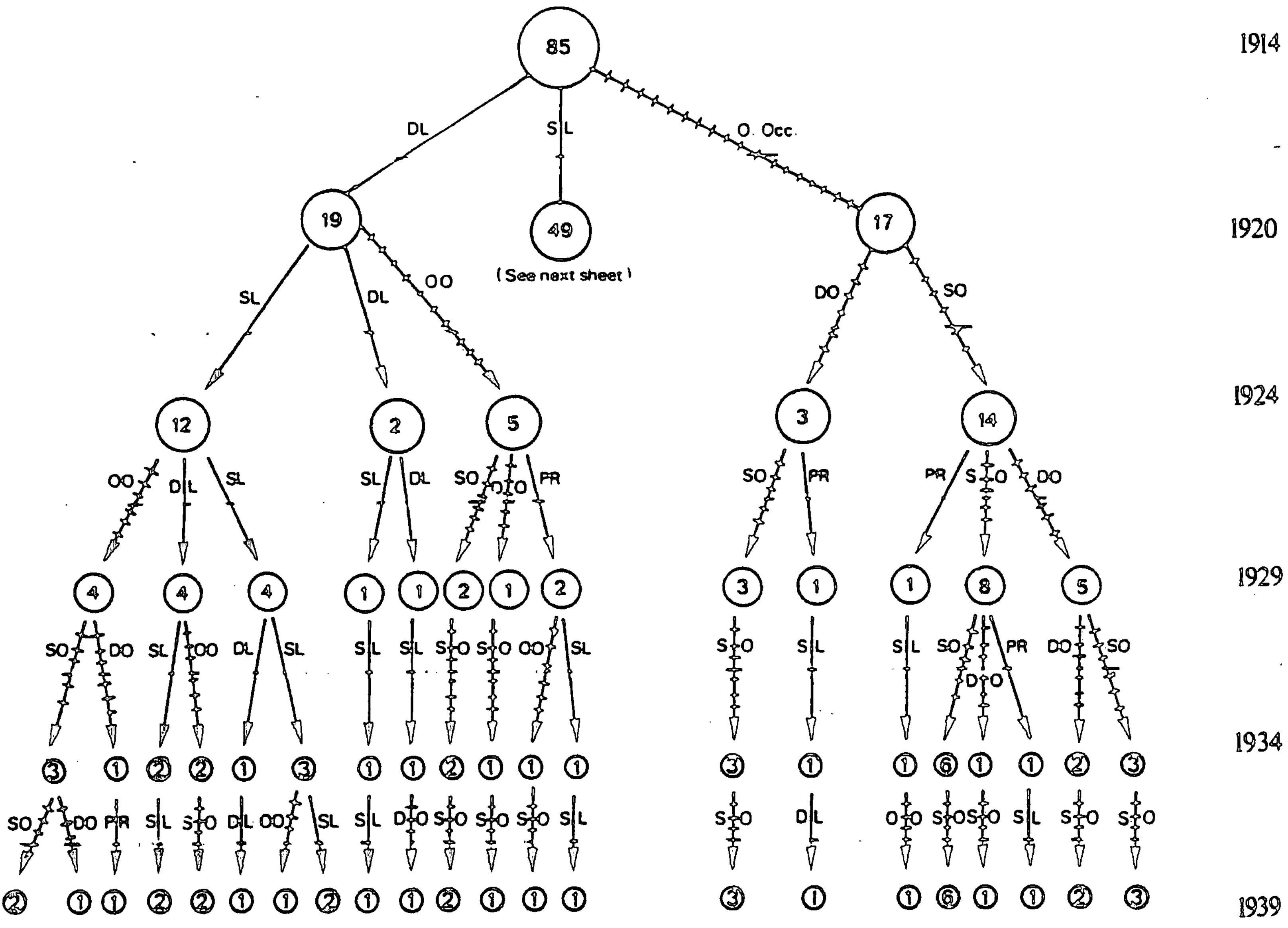
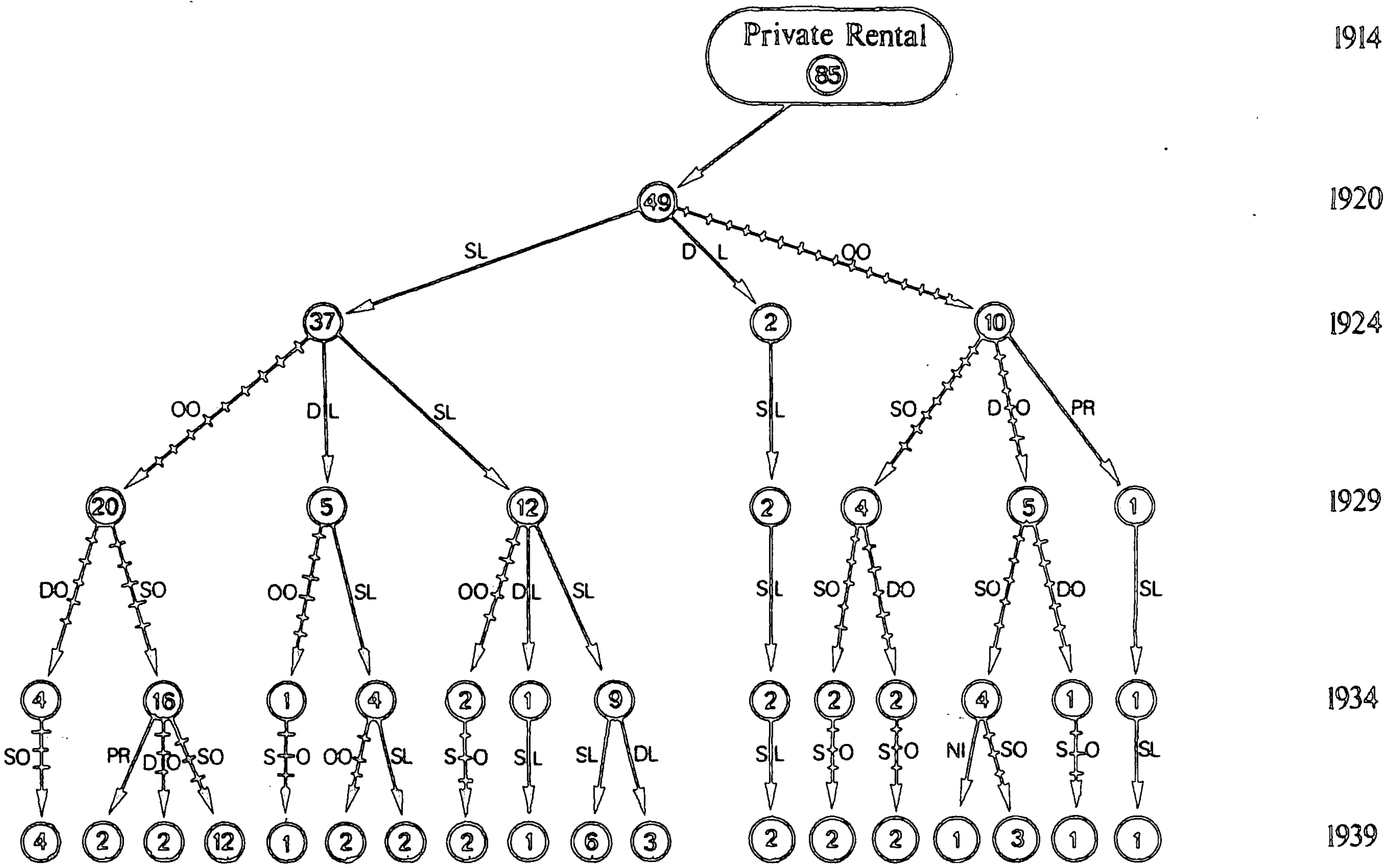


Fig. 3·4b Hastings Street Private Rental 1914-1939 (cont.)



For key see Fig. 1

Fig. 5 Hastings Street Owner Occupation 1914 - 1939

Owner Occupation
71

1914

1920

1924

1929

1934

1939

prominent, indeed by this time constituting a majority of landlords.

The move to ownership was evident in the earlier built properties, too. Sitting tenants of long standing bought out from longstanding landlords; properties were bought from executors on the death of landlords; landlords themselves appear to have moved into the properties; in one or two cases families seem to have inherited property; but in very few cases do new or existing landlords appear to have bought into the street. Some maintained a long-term interest. Mr Marlee's three houses remained under his control until after the second war. There was a flurry of corporate ownership at the end of the thirties, and some division of one or two houses at the top of the street into flats in the fifties, but essentially, private landlordism was almost over in the street.

3.5 Postscript: the post-war world

It is likely that the new-build housing of the nineteenth and early twentieth century of the kind that Hastings Street and Clementina Street represent would have been occupied by a local housing cohort made up of inward migrants and/or newly establishing households. Clementina Street was built at a time when shipbuilding was relatively buoyant, and engineering flourishing. Hastings Street, at the beginning of the

Clementina Street, on the other hand, had reverted to private landlordism by the nineteen-fifties, though landlordism of a somewhat marginal and insecure nature. Some dozen properties were still in owner-occupation (although some of these were flats, with other parts of the subdivided house let). The vast majority, however, had been subdivided and let by absentee landlords. There was a growth in multiple holding by these remaining landlords. In common with much of middle Hendon, the street was going downhill. It was close to some of the clearance areas of the sixties, no doubt tarnished by the reputation that parts of Hendon were acquiring (Dennis, op. cit.). Included in the demolition plans of the seventies, it was finally compulsory purchased in 1974, in the teeth of opposition from the remaining landlords (Sunderland Echo, June 5th, 1974) who argued that their houses had wrongly been designated as unfit. The land was cleared, and later sold by the local authority to Barratt's for the development of an estate low-cost housing for sale, which became known as Deerness Park.

In Hastings Street, the activity of the local authority was confined in the seventies and eighties to a limited amount of grant support. In Clementina by contrast, local state was underwriting the development of a new form of commodified housing, potentially involving a a marginal owner-occupation.

The more recent fortunes of these two locales are contrasted in later chapters. Here, it is sufficient to note that in the nineteen-eighties, both Hastings Street and the old Clementina area were housing working-class families under tenure relations that privatised the costs of social reproduction. And although the overall issues of social reproduction remain similar at a general level, there are interesting differences emerging in the two locales. These form the subject matter of later chapters.

Chapter two outlined the ways in which the building of good council housing in two periods (the late twenties and early thirties, and later the early nineteen-fifties) had provided a real challenge to a commodified housing provision for the working class, and looked at the extent to which the nascent collectivism that had emerged in both periods was itself in turn challenged by the central state and by private capital in the late thirties and again in the late fifties. Tenure, which had not been a major issue, had been made controversial.

It is ironic that one of the major pathways into owner-occupation for working-class people has depended on precisely the local state involvement and investment that was accomplished by this provision of decent council housing in the nineteen-twenties and again in

the early nineteen-fifties. The irony, of course, is that council housing originally developed as a partial solution to the vagaries and contradictions of a commodified housing market. This council provision produced good, popular housing that households wanted and could afford - particularly in the 1950s. State involvement and subsidy was therefore critical for the process of recommodification and privatisation that the sale of council houses represented in the eighties.

A case study of these ex-council tenants who bought their council housing exemplifies the extreme edge of the shift from collectivism to subsidised individualism. The potential insights to be gained from studying such households are particularly interesting in an area like Wearside, where for three decades, collectivism had appeared to be a hegemonic force, and where Labourism was so firmly entrenched at a political level.

The next chapter, which is the first of the four empirical studies of aspects of the extension of ownership, therefore explores this issue via the study of the local housing cohorts who bought council houses in the early seventies or in the early eighties on suburban estates in Sunderland.

Notes

(1) The historical data used is, of course, limited. In examining current experiences of occupation and use, the researcher can gain access to subjective attitudinal material, to peoples' own accounts of their experience and the evaluations of it. Such material is of obvious interest, and forms the basis of future chapters. It can, however, lead to ahistorical distortion, and to an over-emphasis on individual preference arrays and decision taking. Historical data on the other hand could tend towards an over-deterministic objectivism that is in danger of disregarding human agency and the meaning of housing in peoples' everyday lives.

(2) At this point, it should be noted that there are inaccuracies between the three sources: in only half of the cases were the same names recorded in all three sources, and the rate book information correlated with the census material in 26 of the 42 cases, the census material with the street directories in 31 of the cases. In four cases, it was the census that was out of line. These discrepancies no doubt reflect recording errors as well as genuine movements of occupants over time, and they do refer to slightly different time spans. There is no reason to suggest that the general trends reflected are systematically distorted in any way, however.

(3) Unfortunately, only one of the study areas, Clementina Street, was completed by 1880 (the last year for which the household returns are publicly available).

(4) The houses in Clementina Street were two stories high, and were larger than those that Longstaffe documented, giving more scope, no doubt, for landlordism.

(5) It did not prove possible to trace the date of the purchase by the company. The Wearmouth Coal Company's records held in the Durham Archive are very sketchy.

CHAPTER FOUR: BUYING COUNCIL HOUSES.

The previous chapter has illustrated the fact that owner occupation has always been an option for working-class people in Sunderland, albeit one that carried its own risks. To own in Hastings Street was one thing: to own in a slum area subject to local state intervention like much of the old East End of Sunderland was in the fifties, or like Clementina Street became in the seventies, is a different proposition. The previous chapter also drew attention to the various times at which the advantages accruing to different tenures have been evenly balanced. Differing housing cohorts have faced differing material realities of tenure, as well as differing ideological and political meanings associated with ownership or council tenancy.

This chapter, the first of four case studies of the extension of ownership in the Borough, illustrates how these changing meanings and materialities have affected the decisions of council tenants to buy their council housing - or not.

It contrasts the experiences of households facing the decision to purchase in two different decades (the early seventies and the early eighties) and traces the contrasting housing and labour market histories of early buyers, late buyers and non-buyers.

In the nineteen fifties, young working-class families in significant numbers were acquiring tenancies of houses built by the Borough under the General Needs Housing characteristic of the Bevan era. On estates such as Hylton Castle to the north of the town, the sons and daughters of the East End were setting up house on the green field sites so typical of the expansion of council housing at the time. The clearances of the fifties accentuated the trend away from the central areas, and included parts of the Hendon area near to Clementina Street. Norman Dennis (1970) estimates that Hendon as a whole lost 27% of its population over the nineteen-fifties, and many of these inhabitants from the overcrowded streets of Upper Hendon were relocated north of the river. The newly-built public suburban estates were originally built for general needs; as this chapter indicates, many residents came into the houses from the waiting lists, and having secured good property with good amenities, many stayed there.

For these post-war council tenants, the first opportunity to buy their council house occurred for a short period in the late sixties when during a brief and atypical period of Conservative control, sitting tenants were allowed to buy their houses at a 20% discount on estimated value. According to local authority estimates, some 540 households did so, of

which significant numbers were on the suburban estates such as Hylton Castle and Hylton Red House.

Until recently, much of the empirical work on council house sales was based on the local authorities that enthusiastically sold council housing in the seventies, with the encouragement of the Heath government. In this century, the sale of council housing had been possible under enabling legislation between 1909 and 1939. Sales were banned by the post-war Labour government, but reinstated after 1951. By the mid-sixties, authorities such as Birmingham were actively advocating sales, and the response of the Wilson government had been to restrict the extent of sales in major conurbations. Blanket discounts of up to 30% were allowed after the Heath government relaxed these restrictions. Details of the changing political ramifications of such sales are given in Cooper (1985).

Most of the academic work on purchase in the seventies had concentrated on those authorities where sales were being actively promoted as a political strategy, and had concentrated on a statistical analysis of sales. Studies such as those by Murie (1975), Forrest and Murie (1975), Schifferes (1979), Kilroy (1980; 1982), and English (1982) demonstrated the shaky financial basis of selling off housing stock that was in some senses collectively owned, and demonstrated the ways in which the 'best'

housing was being sold to the more 'skilled' sections of the working class. Work such as that by Bassett (1980) pointed to the implicit attack on local democracy inherent in the development. Kilroy (1982) was not alone in noting that sales would lead to a progressive widening of social divisions.

In the political build up to the 1980 Housing Act, the controversy sharpened. Discounts were higher, the ideological promise of a stake in society was more overt, the residualisation of council tenancy under way (Forrest and Murie, 1986). Some academics continued to oppose the Right to Buy proposals, but the condemnation of sales was by no means universal, even on the Left. Field (1975) had argued that owner occupation was a liberating experience, and Jacobs had heretically raised the question as to whether the sale of council houses mattered (Jacobs, 1981), challenging the view that owner-occupation led to class collaboration (a position favoured by some on the Left such as Karvanou, 1982) and arguing as did Ward (1985) that council housing was never collective. Such academic debate fed through into the political process as Labour parties at both local and national levels had to 'come to terms' with the 1980 Act (Ball, 1985). The state of play by the mid eighties was summarised as one of 'political compromise and academic confusion' (Forrest and Murie, 1986).

Given the realities of the 1980s privatisation drive across much of the economy and much welfare provision, such debates now seem very dated. State housing is now increasingly being seen as the province of the unskilled (Hamnett, 1984), the surplus population or reserve army (Byrne and Parson, 1983), or the preserve of the single parent and the elderly (Forrest and Murie, 1983), and as indicated in the introduction, debates centre around the extent to which such 'consumption cleavages' (Saunders, 1984; 1990) as tenure are primary social divisions, raising the housing class debate in a new guise. Concern has centred on the class/status implications of sales, including the electoral consequences that allegedly follow from a fragmentation of working-class consumption patterns. In such work, differentiation of social experience has too readily been cast as class fragmentation, and little consideration has been given to the social relations of gender and generation, age group and life-cycle that are also bound up in the buying and selling of so-called 'council' houses (1). This chapter draws on the cohort approach outlined earlier to elucidate these issues.

In an important article, Forrest and Murie (1986) point out that sales are occurring heavily, but not exclusively, in the affluent suburban areas. The real importance of the sales drive, they argue, is that it is

restructuring tenure, rather than representing a state disengagement from housing.

I hope to establish in this chapter that a housing cohort approach is useful in unravelling some of the ways in which this is being accomplished. Centrally, the uniqueness of the 'Right to Buy' initiative lies in the particular combination of life cycle and housing cohort experiences (themselves, of course, an outcome of class and gender relations) which are addressed by the intervention.

The financial inducements contained in the legislation (up to 50% of the valuation, compared with 20% in Sunderland previously) privilege the middle-aged, settled resident. This implies an attempt to extend owner-occupation in a wholesale manner to a housing cohort and an age-group that was not previously a target for the private housing sector, and one that had missed out on the material gains from domestic property engendered by earlier house price rises, including the 'Barber Boom' of the early seventies.

Being at a particular life-cycle stage in a particular historic context was crucial to achieving a delayed housing 'success', through the purchase of council housing - a 'success' that may well however have added to the problems of other age groups. And as Watson

(1986) has argued, conformist family household relations are also likely to have contributed to their relative good fortune. The buying of a council house is therefore likely to be a highly specific tenure change in middle age, despite the rhetoric of the state which obscures this specificity.

The buyers concerned are precisely those people who have made the most tangible material gains from occupying council housing. The political and ideological advantage to be gained from separating this fraction of the housing cohort from any commitment to forms of collective provision need noting. The housing cohort whose social consciousness was forged out of welfare and warfare was responsible for establishing public housing as a majority tenure, as part of a vision that was in some ways 'collectivist'. Although the paternalism and racism of that labourist vision has been rightly criticised (Jacobs, 1985; Ward, 1985), very real gains were made both materially and ideologically at that time, and a distinct sense of historic mission seems to have accompanied those gains. Perhaps uniquely, the people who made housing decisions in the nineteen-forties and -fifties did so at a time when public housing was seen as the progressive tenure, albeit in ways that were never secure - in part at least because of the social relations of the production and provision of that housing.

Sunderland is a locale in which residents are geographically settled. Consequently, it was possible to compare the experiences of households buying in the seventies with those buying a decade later.

4.1 Council house sales in Sunderland

There were already indications that the majority of tenants who had bought their council houses in the seventies were still resident at the same address in the early eighties (Tipping, 1982), and preliminary research indicated that many of the current buyers were obtaining the maximum discounts allowed under the present legislation, and would therefore have been eligible to buy in the previous round of sales. Finally, local housing department records showed that there were a number of long-stay tenants who had registered no interest in purchase at either phase of sales. This made possible a comparison between households that had bought at both early and late phases, and households that in the event did not buy at all.

Consequently, a stratified sample survey was conducted, which involved three distinct groups:

(i) A 50% sample of households who had bought during the early phase of sales and who were still resident at the same address at the time of the survey.

(ii) A 20% sample of those buying under the 1980 Act, who had also been resident at the same address in 1971.

(iii) A 5% sample of non-buyers, who had similarly been resident at their current address in 1971, but who had not registered intention to buy under the 1980 Housing Act.

The survey was complemented by taped interviews with representatives of households which had bought at one or other phase. It was impractical to survey the whole of Sunderland, and changing boundaries in any case made this unreliable. Therefore, three adjoining estates were chosen which reflected the middle range of the Sunderland housing stock; neither the very best nor the very worst. The three estates can be characterised as:

(i) a relatively popular estate, built in the early nineteen-fifties, with a small proportion of flats and maisonettes which had been added later.

(ii) a mixed estate, relatively popular, and in which an average number of houses sold in the early phase. A design award winning scheme built in the early sixties, it comprises less than 40% flats, but has never been as popular with the residents as it was with the planners.

(iii) one of Sunderland's problem estates, built in the sixties where, notwithstanding its poor reputation and physical appearance, there had been some sales in both of the periods under consideration.

The final distribution of households who took part in the survey is indicated in Table 4.1 below. Overall, the non-contact or refusal rate was 21.6% of those contacted, with refusals being concentrated in the longstanding resident category, particularly on the 'problem estate'.

Table 4.1: Completed Interviews (Refusals shown in brackets)

	Estate 1.	Estate 2.	Estate 3.	Total
Early Buyers (50% sample)	13 (1)	12 (1)	2 (1)	27
Late Buyers (20% sample)	41 (6)	22 (5)	11 (1)	74
Non-buyers (5% sample)	37 (17)	17 (8)	8 (5)	62
Totals (N=163)	91	51	21	

It is important to note that this survey population was not a random sample of all purchasing households (3). However, the restricted nature of the population chosen, although it does not allow claims to be made about all households that bought in Sunderland, does enable comparison to be made between a housing cohort who had shared many housing experiences until the early decision to buy. It enables some comparison of the significance of tenure decisions in peoples' lives, and allows some exploration of the extent to which such decisions are materially grounded. The experiences described in the research can be claimed as typical of most of the

longstanding residents on the three estates, and these in turn are typical of the majority of buyers. For example, 77% of the early buyers were still resident at the same address when the interviews were carried out in 1983, and 82% of the late buyers would have been in a position to buy their current house at the earlier phase. The proportions of households currently resident on each of the estates that met my criteria (i. e. that had been resident for at least ten years) is indicated in the following table.

Table 4.2: Proportion of current residents meeting the research design criteria (per cent)

	Early Buyers	Late Buyers	Non-Buyers
Estate 1	78	83.9	55.3
Estate 2	91.7	79.7	61.7
Estate 3	80.0	78.9	58.6

The strength of the research design, then, is that it enabled the changing nature of both council tenancy and owner occupation to be explored within a limited context. It therefore allowed opportunities to consider the impact that a changing ideological, political and economic climate has had on the behaviour of a restricted group of people. This historical dimension, incomplete and reliant on recall and memory though it is, does conform to Forrest's call for "a more dynamic

analysis of the process of council house sales" (Forrest, 1982, p.8) and allows a housing cohort approach to be adopted.

4.2 Social background of respondents

The early buyers in the survey were in some ways similar to the households studied by Murie (1975) in Birmingham in the seventies. He suggested a link between family life-cycle stage and purchase, and suggested that multiple wage packets as well as 'social class' were intrinsic to the decision to buy. At the time of purchase in Sunderland in the seventies, the majority of men in purchasing households were in skilled manual employment, and their job descriptions remind us of the range of employment opportunities for men that have to some extent been lost during the current recession. In this, their work experience was very similar to men who were in households that were to buy later. These late buyers were similarly unlikely to be 'economically inactive' in 1973, and if anything were somewhat more likely to have been in skilled, time-served jobs in the mining, construction or shipbuilding industries than were the men in early buying households.

Sadly, Murie provided little information on the employment experiences of women in the purchasing

households that he studied, despite his assertion of the importance of multiple wage packets to the purchase. In the case of the Sunderland early buyers, the majority of women were in either full-time or part-time paid employment, in range of jobs such as office work, catering, hospital work, to factory work on the twilight shift in the local manufacturing concerns which have provided a traditional source of female employment in the area. Again, in this they were very similar to women in households which did not buy at that time, but which were to do so later. There is, in sum, a distinct similarity between the employment patterns of men and women in both early and late buying households, which is indicated in Table 4.3 below. It is the men and women in the eventual non-buying households that stand out as being different, with fewer of the men in paid employment at that early stage, and fewer of the women doing part-time jobs.

If they were in employment, though, the women in non buying households were more likely to have been in full-time employment, mainly in unskilled jobs, than were women in buying households. These full-timers would obviously have been contributing more to the household income that would many of the women in buying households. The information presented, then, does little to support the idea that women's earnings were a

critical factor in the household's decision to buy at that early stage.

Table 4.3: Employment situation in 1973. (percentages).

	early buyer		late buyer		non buyer	
	male	female	male	female	male	female
Full-time	89	22	77	15	63	24
Part-time	-	44	-	43	-	18
Sick	-	-	-	1	7	1
Unemployed	-	-	-	1	5	2
Retired	-	-	-	-	7	10
Houseworker	-	33	-	35	-	37
N/A or N/R	10	-	24	5	19	7
N = 163		27		62		74

What is apparent is that more of the women in the eventual non-buying households had already retired in 1973. The high proportion of full-time women employees in the non-buying households also suggests that an age related factor was at work, with women taking full-time paid jobs when their children were older. Those women in non-buying households who were part of the paid workforce were more likely to be doing manual jobs than were eventual buyers, but the differences in experience here are not large enough to suggest that women's 'skill

levels' were any more crucial to the decision to buy than their experience of full-time employment.

What we know about changing labour markets in Sunderland and of the crucial role increasingly being played by female part-time employment (see for example Stone & Stevens, 1986; Stubbs and Wheelock, 1986) makes it improbable that women's full-time earnings would be central to the calculation in the eighties, either. All of the available evidence would suggest that women's participation in the 'formal' economy in Sunderland is heavily overdetermined by family circumstance (Chaney, 1985), and the Supplementary Benefits earnings rule further ensured that full-time jobs for married women only make sense as part of an employed household. Certainly, all of the interview material suggested that at both time periods, it was 'his' wagepacket that bought the house for 'her', that she "didn't _have_ to work."

The women's employment patterns in the eighties again showed a tendency for the buyers to be in part-time employment. By the time households were considering their options under the 'Right to Buy' legislation, however, many more of the non-buyers were describing themselves as retired.

The men in households that bought in the eighties were not likely to be retired in 1983, but were almost as likely to be unemployed as were men in non-buying households.

Table 4.4 Employment situation in 1983, (per cent)

	early buyer		late buyer		non buyer	
	male	female	male	female	male	female
Full-time	63.0	18.5	70.3	16.2	21.0	9.7
Part-time	1.4	40.7	-	40.5	1.6	12.9
Sick	3.7	-	2.7	1.4	3.2	1.6
Unemployed	18.5	7.5	14.7	4.1	21.0	8.1
Retired	-	3.7	6.8	10.8	24.2	19.4
Houseworker	-	29.6	-	25.7	-	38.7
N/A	14.8	-	4.1	1.4	29.0	9.7
N = 163	27		62		74	

By the nineteen eighties, both women and men in buying and non-buying households alike had experienced the redundancy and unemployment that the current restructuring has brought to the town. These experiences had differing meanings for men and women, however, and such gender differences make simple counting unsatisfactory. The figures for Houseworker and Retired in the above table should perhaps be considered together, for example. What emerges is a clear

indication of the later life-cycle stage of the non-buyers compared with the current buyers, rather than major differences of labour market experience.

The connection between the purchase of council housing and life-cycle stage in an area like Sunderland is made clearer when we examine the household structure of the three groups. The buyers at both phases stand out as being more likely to have been at an earlier stage of the family life-cycle, to have still been living as part of a couple, and to have had dependent children living with them, than were non-buyers. This approximation to a nuclear family norm is partly a function of age, but it is more than this. All of the divorced, separated or single were found in the non-buyers category, for instance, as well as the overwhelming number of people whose marriage had been split by the death of one of the partners. Equally, there were few cohabitees in the buyers category. This pattern of nuclear family household living was shared across all three groups, however, and is not surprising given that the sample was selected on the basis of at least ten years residence. 95% of the sample had been married only once, and the vast majority of marriages had lasted for over twenty years. The importance of this is that occupation of the kind of council housing that one might want to buy is likely to be an outcome of such conformist family practices, but that it is necessary to be of the right

age to take advantage of this. Maximum discounts, too, will be likely to go to those settled households who have achieved a particular kind of housing through transfer or through continuous occupation, either of which is likely to involve similarly 'normal' family behaviour. This makes the very clear family and life-cycle differences all the more important.

Table 4.5: Family-household situation in 1983, (per cent)

	Early	Late	Non-buyers
Single person	3.7	2.7	16.4
Couple	18.5	21.6	23.0
Single parent with dependent children	-	3.7	-
Couple with dependent children	25.9	37.8	14.8
Household with dependent adults	3.7	2.7	4.9
Household with nondependent older children	37.0	4.1	11.5
Household with dependent older children	7.4	31.1	29.5
N = 163	27	62	74

The single households in the non-buyers category are primarily an outcome of age and life-cycle stage. Over a quarter of the non-buyers were widowed, compared with

less than 5% of people in buying households. The higher proportion of dependent older children is a function of the youth unemployment that was so widespread in the Borough at the time. The relatively low numbers of households containing dependent children also signifies a later life-cycle stage for the non-buyers.

Table 4.6: Proportions of dependent children living at home in 1983, (per cent)

	Number of school age children		
	None	One	Two or more
Early buyer	83.9	11.3	4.8
Late buyer	63.5	27.0	2.7
Non-buyer	81.5	11.1	7.4

On the basis of this data it would seem that council house purchase on Wearside is to some extent congruent with the patterns Murie describes -

> Council house purchase is most commonly associated with the position of purchasers in the family cycle, with retirement and the prospect of children leaving home influencing decisions, alongside income and social class.
> (Murie, 1975, p. 127).

It is not legitimate on the basis of this data however to suggest a connection with children's wage-earning potential, any more than it was with a wife's wages. The early buyers are now more likely to have

contributions to the household income from adult children living at home, but these offspring were not earning at the time of purchase. Currently, the early buyers are more likely than are non-buying households to have older children in full-time education, or on benefit, who are still living at home. Such households will clearly not however benefit very much from income from children.

Further doubt is cast on the idea that adult children's earnings might be taken into account in the decision to buy by comparing current non-buyers with current buyers. The late buyers are presently over three times less likely to have adult wage earning children living with them than are non-buyers, as well as being significantly more likely to have dependent children living at home. Such differences as there are in the contribution of children's wage packets to the household finances again seem to be more an outcome of life-cycle stage than indications of material differences structuring a decision to buy. There was no more evidence in the interview material that children's earnings were taken into account in the purchase decision than there was that wives' earnings were a determining factor. Indeed the very strong impression was that at both phases, the male/'family' wage was what mattered.

The early buyers had tended to buy in early middle age, with dependent schoolchildren still at home, and with the woman working either full-time in the house or combining domestic work with part-time paid employment. The late buyers in the Sunderland sample however seem to constitute two distinct groups:

a) one that was very similar in current life-cycle terms to the early buyers, and which is now catching up on what they now see as a missed opportunity, and

b) a younger cohort which is repeating the experience of the early buyers, but repeating it in a very different ideological and political climate, when the economics of purchase are constructed very differently.

Whilst it is possible to agree to some extent that buyers in the seventies, and some of those in the eighties tended to be

> ....those tenants who can squeeze in the necessary mortgage payments between the end of their family rearing and the beginning of retirement (...) when the inducement of a discount for length of residence is also highest
> (Popplestone, 1980, p. 8),

this picture is not true of all of the buyers of the eighties. Some of them were younger than Popplestone suggests, (this group no doubt overlapping with the buyers who did not fulfil my criteria of residence), whilst others were well into their sixties. Some of them had dependent children still living at home and were far from the end of childrearing; others had already seen their children well settled into their own adult lives.

Table 4.7: Age of respondent at time of survey. (per cent.)

	Under 40	41-50	51-60	61-65	66+
Early buyer	7.4	40.7	48.1	3.7	-
Late buyer	8.2	43.8	39.7	4.7	4.1
Non-buyer	6.5	16.1	37.1	14.3	25.8

X = 31.76 (sig. at 0.00) N = 163

Though there are significant age differences between the two groups, each category shows quite a wide age span.

The data presented concerning differences in age and life-cycle stage, then, are suggestive rather than definitive. The differences, though, taken together with male economic activity patterns, do indicate that life cycle stage may have been more important in the earlier round of sales than it is at present, but that the combination of family and employment situation remains central to the decision to buy. Chronology, life cycle stage and family situation are important variables structuring the decision to buy. Employment status or 'skill' levels are not.

Gender relations seemed little affected by the decision to buy; indeed one could argue that the significance of the male/family wage was further consolidated by this particular tenure change.

4.3 Housing Histories

The housing histories of the Sunderland households illustrate very clearly the ways in which life-cycles are lived out within particular constraints, and the ways in which ideological and material constraints at each period structure the 'choices' that are available. For this cohort of current and former council house tenants, the "calendar of the life-cycle of the individual and the calendar of historical experience" (Abrams, op. cit. p 240) are very obviously interrelated. Sunderland's housing stock, like that of any other local authority, reflects the balance of class and gender forces of the time of its construction, and both quantity and quality of dwellings available to households in housing need have varied. The housing available in the fifties was and still is preferred by most tenants to the housing - and particularly the flats - of the sixties, as chapter two indicated. Many of the buyers and non-buyers alike had entered the tenure when council tenancy itself had not become yet devalued. These particular households represent the generation for whom council house tenancy became a normal working class tenure, with the majority of them having become council tenants in the fifties or early sixties. In their own lives, many of them exemplify the tenure changes that have occurred nationally over the period, moving from

private renting through council tenure to ownership. They have consequently been subject to the changing political evaluations of council tenure that have been apparent through that time.

As children, men and women in buying and non-buying households alike had been brought up in a variety of tenures, though the buyers at both phases had had more experience of owner-occupation than had non-buyers. More of the current non-buyers had spent their childhood in privately rented accommodation (75% of women, 66% of men compared with figures of 44% and 40% for early buyers). The experience of childhood ownership may have sensitised the early buyers to the possibility of purchase in the seventies, and for a very few had been a concern throughout their married lives. Many couples in all three groups had started their married life in the rooms or flats in the central areas of Sunderland that were to be cleared in the sixties. They still remembered vividly the physical conditions and insecurity that this tenure involved at time. Almost without exception, they spoke of the housing need that only the building of council estates had alleviated.

In other words, the real though partial gains that an imperfectly collectivised solution represented were recognised as such by those with lengthy experience of council tenancy. Particularly for the residents on the

council tenancy. Particularly for the residents on the estates built in the early fifties, the new housing was seen as a "dream come true", and time had wiped out any memory of the loneliness or social isolation that the community studies of the sixties have commented on. This was true for buyers and non-buyers alike. Many of the early buyers, for instance, had been involved in the early days in establishing community associations or youth clubs, and a number of the women had worked in local shops, pubs or schools.

Early buyers had been more likely to come into the council sector through the waiting list than had households in the other categories, and were less likely to have been through the experience of slum clearance. Many of them had put their names down on the waiting list at marriage or on the birth of a first child, and had had to wait some time before securing a council house.

Table 4.8: Access to council housing, (per cent).

	Waiting list	Clearance	Homeless	Other
Early buyers	59.3	25.9	3.7	11.1
Late buyers	45.9	36.5	8.1	9.5
Non-buyers	41.9	41.9	4.8	11.2

For those who had achieved desirable council housing in the fifties through whatever channels - and about half of the early buyers reported that they were well pleased with their first and only house - council tenancy as such seems to have presented few problems in the early days. Though some referred to the resentment they felt at having to have permission to "hang a nail on a wall", more reported being well satisfied. As one said

> "after the rooms, being a council tenant was paradise, absolute paradise."

It was the comparison with what had gone before that was so important. The facilities were better, the amount of space was better and there was less grumbling about the council as a landlord than there had been about the private landlords. Furthermore, the relatively settled nature of council tenancy compared with private landlordism had allowed tenants either to change and 'improve' the house that they were allocated, or to arrange transfers to better accommodation. The possibilities of altering and rectifying housing inadequacies seemed to be available in the council sector in a way that they were not under private landlordism. Just over half of the early buyers had arranged transfers into their current house,

largely through private advertising and informal networks. Even this group had little adverse comment to make about the council in the early days.

4.4 Making the decision to buy

By no means as much publicity and controversy surrounded the early sales initiative as did the sales drive of the eighties. Indeed, sizable proportions of both late buyers (28.4%) and eventual non-buyers (37.1%) claim not to have been aware of the option. Many of those that had heard of the scheme reported having had no serious interest in buying at that time.

Table 4.9: Awareness of the early round of sales, late buyers compared with eventual non-buyers.

	No Knowledge	Not Interested	Considered Impossible	Made Enquiries
Non-buyers	37.1	27.4	25.8	9.7
Late buyers	28.4	28.8	5.4	37.0
X = 20.31	(sig. at 0.00%)			N=136

From the above table it is clear that those who were to go on to buy in the eighties were more likely to have been both knowledgeable about and interested in the possibility of purchase at that earlier time. They had also shown more interest in property ownership in

general than had the non-buyers, with more of them reporting that they had discussed the possibility at the time of marriage. This possibility, though, had remained a remote, generalised hope, rather than an option that was being actively investigated. Indeed, only one or two households in any of the groups had looked at properties to buy before 1970, and similarly few had looked seriously before the 1980 Act came into force. The reasons given for not buying in the earlier round of sales are interesting: the one given most often (by 34% of the late buyers, and by 53% of the eventual non-buyers) was low wages, but this was closely followed for the late-buyers by attitudes such as

> "we weren't brought up to it. We thought it would be a millstone round our necks",

reported by 21%. Dislike of the house or neighbours was the reason given by another 16% and 9% respectively. In other words, quite strongly held views against ownership in general or against ownership of that particular house seem as important in explaining the early non-purchase as do material economic circumstances. By the early eighties, both had changed.

Some indication of what was to change was foreshadowed in the reasons given by the early buyers for their decision to purchase in the seventies. Many were already making judgments, vindicated in practice, that

the material costs of remaining a council tenant would rise for households such as theirs:

> " We got a shock at the way Washington New Town rents were going, and thought Sunderland's would go the same way."
>
> " The wife got worried at the rumours of means tested rents. Our repayments are at a fixed rate of interest, but the rents never go down."

These reasons did involve a calculation of material interest, but few of early phase buyers, however, talked about seeing their purchase as an investment at the time at which they bought it. Though well aware now that their current monthly mortgage repayments are on average only a quarter of neighbours' rental costs, this knowledge came with hindsight. Only two of the early buyers talked in terms of seeing the house as a bargain at the 20% discount then being offered. The possible difficulties of resale were well recognised, too, but for most tenants this was an irrelevance as they had had no intention of selling at the time of purchase. The material issue was rents, not capital accumulation.

The other aspect that was to change, was of course, the socio-political dimension of remaining a tenant; the changing nature of council landlordism and the related stigmatisation of council tenancy. Much of this had to do with the notable worsening of physical conditions on the estates, but many of the early buyers had been critical of the council's repairs service well before

the deterioration of that service in recent years. A resentment about bureaucratic restrictions and ineptness that was later tapped so successfully by the Thatcher government was also apparent in some of the early buyers' dealings with the council. As one said

> "I had a friend who asked permission to put a new door on and they wrote back saying 'yes put a sink in.' So I never bothered to ask for anything."

This mistrust should not however be overstated. The central point is that buying fitted into a pattern of securing a family lifestyle that the early buyers perceived to be under threat from the changing nature of the local state. Purchase was as much a matter of securing use values and status values as it was of enhancing market position. And it was undertaken with some perception of imminent changes in the political and material relations of the local state.

Buying, of course, did bring individual, or rather family, material gains for the early buying households, as well as some freedom from local state dominations. These twin benefits have been differently emphasised by both Left and Right in the political spectrum as the debate about the future of housing has intensified. The rhetoric of the Right, as Bassett (1980) has noted, has been one of 'freeing of feudal tenants at present

subject to the patronage and paternalism of local political barons', together with a stress on property ownership as a signification of citizenship. The latter, of course has been played down by the Left, but commentators such as Ward (1985) or Jacobs (1981) have in varying ways stressed the need for socialists to take seriously such principles as dweller control, and individual freedoms that are attenuated under council tenancy as presently constructed. Indeed, Saunders, (1990) has gone so far as to argue that council tenancy is inherently enslaving. Less attention has been paid to the familism of local state practices that Austerberry and Watson (1981) amongst others have drawn attention to. This familism/paternalism has of course been as notable in Labour controlled councils as it has been elsewhere. Indeed, the impact of such familism and its pervasiveness is perhaps greater in areas where Labourism is rarely disrupted, as for example Campbell (1984) or Goss (1984) have noted. At the very least, as Beatrix Campbell comments

> Labourism has failed to produce a politics of private life which is not patriarchal; at best it pities the dole queue mothers, at worst it scorns them.
>
> (Campbell, op.cit., p. 79).

Informal observation in area housing offices suggested that nuclear family life was indeed the taken-for-

granted ideal of housing officials in Sunderland in the eighties, ironically at a time when the number of 'normal' nuclear families in the council sector was likely to be falling.

In their own lives, the Sunderland residents made this connection between tenure form and family life, but not in any critical way. On the contrary, they saw ownership as a welcome opportunity to consolidate family life. A number of both early and late buying parents saw their action as securing a resident (or more importantly a non-resident) son or daughter's future, and this was a growing concern for the later buyers as they saw the deterioration of opportunities in the council sector. As one said:

> "The daughter's dumped in a flat, and there's others get offered six or seven houses. At least there'll be something for her when I go."

Both late and early buyers had largely restricted their discussions about purchase to other family members, and there was little evidence of joint action with neighbours to secure market values. It was the family that counted in the decision-making process, and family use values that were being secured by that decision. For the early buyers in particular, it was an emotional and symbolic commitment that outweighed any motive of material gain.

"It's security for the future for them."

"The kids want to stay here."

Or even more directly

> "It's mine now. And I don't want anyone else to have the house even when I die. The family's been here since the house was built and I want them to go on living here."

The familism of the buying households reflected the familism of the local state (and vice versa) in other ways, too. I have already noted that the wife's earnings do not seem to have been central to the decision to buy at either phase. Unlike most other first-time buyers, these residents were at a life cycle stage where they were settled into employment patterns, and few reported that these had changed much for men or women as a consequence of purchase.

The double-edged paternalism of attitudes like "I bought it for her" was also repeated quite frequently in discussions of the undertaking and financing of the improvements that are so much a feature of the transfer of tenure.

> "My main idea is that I like to think which way a woman should have her place you know. To make it easy for her. A woman's job is hard, and these changes I like to think make it easier for her".

Such was the way in which one early buyer expressed it.

It is domination of the most benevolent kind. I think that it is possible to argue that domestic life was further privatised for this group of people at the same time as tenure was privatised. The home improvements and garden fences were just one side of it; as important was the withdrawal from a collective experience and an espousal of privatised responsibility for children's futures.

This was, of course, just one strand in a complex web of motivations and meanings. Particularly for the late buyers, the 'decision' was heavily influenced by the material inducements being constructed by the central state; by the experience of neighbours just like themselves who had bought earlier and who were benefiting financially from the purchase; and by the changing meaning and nature of council tenancy in the seventies. But even so, it would still seem that the financial calculations were matched by a strong emotional appeal to the securing of family use values. Asked how they felt about the house just after they had bought it, for instance, the majority of buyers were prepared to say that after the change of tenure they did feel differently about the house which they had lived in for many years. The tendency was even more marked for later buyers.

Table 4.10: Reactions after purchase, (per cent).

	Early Buyers	Late Buyers
Feel secure	3.7	12.2
Feel independent	14.8	6.8
"More mine, somehow"	18.5	33.8
More likely to improve/take care of it.	22.2	28.4
See it as an investment now.	7.4	5.4
No change	33.3	4.1
N = 101	27	74

How are we to understand this? After all, the same people were occupying the same housing in the same place in the same family relations. The impact of the tenure change on their labour market positions had been negligible. On any real assessment of dreams and realities, the housing that they will continue to occupy will be a compromise - difficult to be sure of selling; part of a housing market whose boundaries and functions are as yet indeterminate; in a peripheral spatial location in a town in which the labour force is being restructured into a peripheral if not surplus role. Hardly a reality that is in any real sense part of a national property-owning popular democracy. Not even perhaps a very sound long-term individual bet, unless subsidies are maintained and repair grants made more

widely available (and who can be sure of that, as oil revenues run out and financial 'crises' deepen?). Equally there was still the barely submerged taint of the illegitimacy of council tenure to negotiate. "Who'd buy a council house?", was a sentiment expressed by more than one buyer.

Even so, most people at this point of the restructuring of the social relations of tenure did feel differently about their houses after purchase, in ways that combined emotional and calculative elements. This difference is not, I think, any response to a deep seated ontological need for security as Saunders (1990) seems to suggest. Nor is it really to be understood as a growing up, a coming to maturity as Musgrove and Middleton (1981) seem to imply (4). That would surely be to devalue the many years of adult life and responsibility that these people had had. For Musgrove and Middleton, the mortgage denoted worth through debt, a 'real transition from youth to adult status', a 'mark of dignity and honour', and they suggest that for one teacher in their sample

> ... a stately and dignified progression through life was marked by a series of mortgages of increasing magnitude.
> (Musgrove & Middleton, op. cit. p. 46)

This was not the case for the Sunderland buyers. Few of them had realistic intentions of moving, and their changed status was rather uneasily recognised as such by many of the inhabitants.

For example, many of the early buyers, though admitting that they personally regarded the house differently after purchase, did not want to be regarded differently by their neighbours. These people were at pains to point out that they were still the same people, and for a number of them, that meant that they were still working class. There was little to suggest the insertion of residents into a different set of objective social relations. The significance remains personal, and is personally and privately celebrated.

4.5 Tenure and social consciousness

It is important to understand the ideological work being accomplished in the sphere of tenure. The rhetoric may be of home ownership as a universal condition, but the reality is that any tenure experience is socially, spatially and historically contingent. The importance of this highly specific, one-off extension of owner-occupation lies in its incorporative effects at an ideological level: - incorporative, that is, in the hegemonic sense of an attempt to secure a particular social consciousness. There are two elements of this social consciousness that I want briefly to discuss: consciousness of gender and of class.

I have previously indicated that gender relations were very little changed by this tenure shift in mid-life.

If anything, an intensification of family life and female dependence had followed ownership. The gender dominations inherent in this remained unremarked upon by the women concerned, and the politics of gender did not emerge in discussion. There is still an absence of a public feminist rhetoric in areas like Sunderland (there is for example no women's committee of the local authority), so such an absence is not surprising, but it contrasts strongly with the awareness of class issues and impacts on the part of the buyers.

For many, the problem was to deny these impacts ("we're still the same people"); for others, particularly some of the recent younger buyers in their late thirties, the concern was to present the shift as a step towards social mobility. They recognised the saliency of domestic property in this, for their children if not for themselves. Over a quarter of late buyers are hoping to sell, though most are well aware of how unlikely they are ever to be able to afford their dream house along the North Easterly coastal fringe of the town.

The usual way of approaching the impact of tenure on social consciousness is to look at political allegiance and voting behaviour. Though an imperfect measure of class consciousness, correlations between tenure and voting behaviour have been widely used to suggest the

voting behaviour have been widely used to suggest the demise of a 'class' based political identification (Butler & Kavanagh, 1984; Dunleavy, 1979; Saunders, 1979; 1990) (5). Tenure has been suggested as one of the new predictive fault lines in voting behaviour. Despite criticisms raised concerning the instrumentalism of the position, it is an analysis which has commended itself to many politicians. The data summarised in Table 4.11 suggests that such claims should be treated with at least a little caution. There are striking differences in local and national voting patterns - no doubt in part because of the overwhelming majorities recorded at local level in recent years.

Table 4.11: Voting behaviour, 1983, Local and General elections

	Lab.	Cons.	Lib/All.	None
Early Buyers				
Local	34.6	19.2	3.8	42.3
General	38.9	44.4	16.7	-
Late Buyers				
Local	38.0	4.2	18.3	39.4
General	46.8	20.3	24.6	8.7
Non-buyers				
Local	61.7	3.3	13.4	21.7
General	68.4	10.5	12.3	8.8
Electors in Sunderland N.	30.8	21.6	14.1	33.5

It is interesting that the voting patterns in the 1983 General election were not markedly out of line with figures for the Sunderland North electorate as a whole: although the non-buyers do stand out as more firmly committed to Labour in what was a difficult election for the national party. However, if previous voting patterns are examined, the shift in support does give some credence to the idea that tenure can have an effect. The data is not reliable - given that it relies on memory and self report - but can at least indicate a trend away from Labour (down to 47% compared with 79% in previous elections) amongst late buyers who had only recently bought at the time of the election. Similarly there is a drop - though less marked - from 58% to 39% in Labour support amongst the early buyers.

Table 4.12: Voting patterns, 1983 and previously. (per cent)

	Lab.	Con.	Lib.	Mixed
Early Buyers				
1983 election	38.9	44.4	16.7	-
previously	57.7	34.6	7.7	
Late Buyers				
1983 election	46.8	20.3	24.6	8.7
previously	79.3	8.7	5.8	5.8
Non-buyers				
1983 election	68.4	10.5	12.3	8.8
previously	82.4	5.2	5.2	6.9

The voting patterns were consistently away from Labour, however, even amongst the non-buyers, though clearly more marked amongst the late buyers. There was no straightforward 'reward the Tories' factor at work, however. There was a growth in Conservative support from 9% to 20% amongst the late buyers at the 1983 election, but there was an equivalent rise amongst the non-buyers, and a smaller rise amongst early buyers. This rise in Conservative sur=pport was explained by the respondents as being due to a combination of disillusion with Labour - and note the growth of alliance support in this context - and the 'Falklands Factor'. At the very least, the figures suggest that there were differences in voting behaviour at local and national levels, with much lower figures for the Conservatives at local level, and a fairly uniform swing to the Conservatives amongst buyers and non-buyers alike. Equally indicative of the complex role played by tenure in political allegiance are the differences between the early and the late buyers: the early buyers seem to have been more consistent Conservative supporters throughout, suggesting that the tenure/voting link could equally well be argued the other way.

Further evidence that tenure is just one of the influences on social consciousness is provided by the

way people talked about political identification and loyalty. There are two aspects of this that are worthy of note. One is the total absence of housing issues in the reasons people gave for party support. The other is the strongly class based rhetoric of the Labour supporters. There were all kinds of contradictions and confusions, as would be expected, but over half of those who continued to support Labour did so out of clear-cut class loyalties.

> "Tories take your dignity away....It'd be no different if we won the pools. Nowt's changed just because we bought the house; we're still working class".

And to be working class for this woman was to support Labour. It was, though, an identification tempered with caution. Labour was "not like it was in the forties". It was "not the best we could have but the best we've got". The support was by no means reflexive, but was still rooted in history and tradition. It was eroded to some extent by the paternalistic Labourism of the local state:

> "We never see them any more"
>
> "They're all out for what they can get"
>
> "We never get anybody local".

Old connections are attenuated. But for a sizable number, social consciousness still includes a consciousness of class as part of lived experience in a manner that is simply not true for the social relations of gender or indeed tenure.

In all kinds of ways, peoples' understandings of class politics were fragmentary and contradictory, ways that are not easily reducible to tenure experience. Most indeed denied that a shift in tenure had had any impact at all on their voting behaviour. Many were apathetic and suspicious about the local political system in particular, and these were just the kind of 'respectable' working class households that at least rhetorically form the bedrock of Labour's support locally. And yet, almost all still recognised the housing needs that had been met, however imperfectly, by the post war collectivist consensus. What <u>had</u> disappeared was any appreciation of a continued need for collectivism in housing production, allocation, finance or maintenance. The privatisation of council housing is clearly part of a dynamic of delegitimation of collectivism that has to some extent been successful.

It is important, though, to appreciate that this process is neither complete, secured, or unequivocally connected to tenure patterns. There is not the space in this thesis to present all of the evidence on this. As an indication though, more buyers than non-buyers approved of the further privatisation of local services. However, more non-buyers than buyers objected to current rate levels, and this survey pre-dated the poll tax by some six or seven years. If specific services are

considered, there were differences in levels of support between early and late buyers, but these were not always in the expected direction. It was Labour as well as Tory voters (buyers and non-buyers alike) who were pro-privatisation in some areas and anti-privatisation in others. An anti-business stance coexisted with an anti-union stance for buyers and non-buyers alike. In other words, this particular group of residents could not be clearly mapped into any straightforward individualist versus collectivist dimension.

The case study presented above, whilst being in no way definitive, casts doubt on any analysis of the social relations of tenure that ignores the meanings that tenure has for specific kinds of people in specific sets of social relations in specific locations at specific times. Any attempt to present the 'effects' of a policy initiative such as the sale of council housing as having straightforward material or ideological outcomes must be recognised as being flawed. Such policy initiatives may well be indicative of the balance of class and gender relations facing housing cohorts at any one time. They do not, however, determine them.

More positively, the housing cohort approach has been shown to have relevance in the understanding of this particular mid-life tenure change. The households that bought in Sunderland were part of the housing cohort

that has gained most from collectivism. To say that those who bought their council houses had been bought off by the forces of capital and patriarchy would be a travesty of their experience. Even though collectivism is weakened by this particular intervention, the buyers are far from having been bought off. More than a shift in tenure is responsible for their disaffection, and the extent of that disaffection should not be overstated. Moreover, this case study illustrates very clearly the limited and nature of the individual gain that had been made, and the fragility of any ideological shift.

The life-cycle stage of the buyers, and the housing cohort experience of the production and provision of the council housing that is currently being bought, occurred in a combination that is unlikely to be repeated. The intervention is thus very much a one-off intervention. This leaves the state with the unresolved problem of those who do not buy, as well as a with the growing problems of a shortage of adequate council housing, growing numbers on waiting lists, and a rapidly deteriorating remaining stock of dwellings, which the local authority is currently addressing. Fewer older tenants will buy, unless the terms of purchase are substantially altered. Few younger tenants will be in housing that they would want to buy. And the emerging difficulties of mortgage arrears and repair problems that some of the current purchasers are facing could

well begin to deter those currently considering purchase. Hence the resort now to higher discounts and to the speculative privatisation of whole estates or blocks of flats, a process that is beginning to affect these estates as they are subject both to local authority inspired wholesale recommodification, as well as centrally inspired and locally resisted proposals to give the area Housing Action Trust status. Ironically, this is a process that the local authority thinks may have increased interest in purchase just prior to the HAT rejection of 1990.

Perhaps in future, owner-occupation will indeed be the 'normal' working-class tenure. The extension of owner occupation to new strata of the working class is already under way in Sunderland, alongside a parallel recommodification built on new forms of landlordism, via build for sale and equity share schemes. The three following chapters explore some of these other routes into owner occupation for more recent cohorts of working-class families in Sunderland.

Notes

(1) The very terms 'council housing' and 'council tenancy' are interesting when compared to the alternatives of 'home ownership' or 'owner occupation' or 'private housing'. The identity bestowed on the owner by the label includes privacy, home-making, and occupation rights. The 'council tenant' on the other hand has his or her relations of subordination to the local state made very clear. The situation of the owner vis-a-vis finance capital remains hidden. The dominance of financial institutions remains concealed whilst the dominance of the local state is highlighted.

(2) This decision does not appear to have roused any major controversy within the borough: indeed many of those who later were to buy under the 1980 act were unaware of their option to buy at the earlier time.

(3) It excludes the 23% of the early buying households on the three estates who had moved or died since their purchase. It also excludes the 18% of late buyers who had not been resident at the time of the earlier round of sales in the house that they subsequently bought. Equally, it only explores the views of longstanding remaining tenants; those who had been resident in their current house for the previous twelve years. Tenants of flats were also excluded, given the likelihood that few flat dwellers would be exercising the right to buy (see Schifferes, 1979).

(4) Musgrove & Middleton suggest that acquiring a mortgage was for the three groups that they studied (footballers, methodist ministers and teachers) a highly symbolic, emotionally charged event, and represented a clear turning point in lives that were markedly different in life cycle scheduling. It was, as they put it the mortgage rather than marriage that marked the transition to adulthood and independence.

(5) This analysis is shared by politicians of both major parties, and has been the subject of critical reviews by Ball (1985) , Heath et al., (1985), Saunders, (1990). The Sunderland data offers little support for any crude linkage of tenure and voting pattern.

CHAPTER FIVE: EXTENDING OWNER OCCUPATION IN THE EIGHTIES

The previous chapter has explored the experiences of working-class households entering owner occupation in the nineteen seventies and eighties via the sale of council housing. The point was made that many of these households were part of the housing cohort that first obtained decent council housing in the fifties. Their housing experiences form an interesting contrast to the three groups of households studied in this and the two following chapters.

Locally, the numbers entering into ownership by the purchase of council housing are not as great as in some other areas. Only some ten per cent of Sunderland's housing stock had been sold by 1986, compared with figures as high as 18% in nearby Derwentside, though there are indications that there has been a recent growth in applications to buy, following the H.A.T. proposals.

This relatively low figure no doubt reflects the particularities of the housing and labour markets on Wearside. As Forrest and Murie have noted, "various factors in local housing and labour markets are likely to determine the nature of the links between particular tenures and particular sections of the population" (Forrest and Murie, 1986, p. 60), factors that may well

add up to a significant North-South imbalance on sales figures. These particularities on Wearside include a history of working-class ownership, an extensive public sector, a range of low-cost private housing, and highly depressed and restructuring labour markets. In such circumstances, it makes sense to explore different ways in which the restructuring of tenure relations is taking shape for working-class families and to compare these with the Right to Buy initiative.

The frontiers of restructuring in the eighties involved on the one hand direct inducements to encourage households into ownership - such as the discounts on the purchase price of ex-council houses or mortgage relief through M.I.R.A.S. On the other, they involved the provision of low cost housing for purchase, or for equity sharing. Directly or indirectly, the state is involved in both prongs of this initiative as it encourages what Forrest and Murie have called 'subsidised individualism' in housing.

However, the extent and nature of this subsidy needs some exploration. Certainly, the inducements enshrined in the Right to Buy legislation are perhaps the most obvious, materially as well as ideologically. Leather and Murie (1986) for example have estimated that nationally, some three billion pounds of subsidy

underwrote the first three years of council house sales, even though this was locally highly variable. Up to £50,000 subsidy is allowed per household under current legislation, a figure that is highly unlikely to be of relevance to many Sunderland would-be purchasers. In aggregate terms, it is of interest that the subsidy on council house purchase in the mid-eighties exceeded expenditure on Housing Benefit, or on Public Expenditure Survey Committee estimates of capital expenditure on housing, and approaches the Housing Revenue Account subsidy on council rents (Leather and Murie, op. cit.). However, its local impact may well be much smaller: for example in the early nineteen eighties, the subsidies amounted to some seven thousand pounds per property at most, and many were lower, compared with eleven or twelve thousand pounds in inner London (Forrest and Murie, op. cit.). The house price rises of the late eighties are likely to have exaggerated these differences. It is therefore worth examining other forms of inducement to ownership.

Some of these are general to all forms of ownership, such as mortgage tax relief, or grant aid, both of which have implicit within them spatial as well as social inequalities. Others are much more directly 'targeted' at the low income/low cost frontier of restructuring.

Tax relief on mortgages, as many commentators including Kilroy (1984) have pointed out, is a highly regressive form of taxation, and one that was estimated to be costing the state upward of £3500 million per year in the mid-nineteen eighties. It increased by some 140% between 1979 and 1984, and the recent (regionally variable) rise in house prices and mortgage costs have ensured its continued upward trend towards seven billion pounds in 1990. The second fiscal underwriting of ownership lies in the exemption from capital gains tax that domestic property enjoys, again a tax subsidy with profound class and regional inequalities, and one estimated by Leather and Murie (op. cit.) as costing the exchequer some £2.5 billion in the mid-eighties.

It would appear to be the case, as Leather and Murie note, that the total cost of public spending on housing is hardly falling. What changed in the Thatcher era was the direction of the subsidy from public housing to private housing, from North to South, and from working-class households to the 'new middle classes'. The nature of the subsidy, too, may be changing. As well as intensifying social and spatial inequalities, mortgage tax relief is perhaps changing from being a subsidy for entry into a particular tenure form, to what can now be seen as a direct subsidy to wealth and capital accumulation, again in a highly regressive way. Despite the suggestion by Munro (1988) that housing continues to

constitute a low proportion of the richest strata's wealth-holding, it is worth noting that the gains in wealth from housing made by the middle classes far outstrip those made by working-class home owners. The kinds of gains now being made through the extension of low cost owner occupation are hardly likely to change this picture.

Karn, Doling, and Stafford (1986) have drawn attention to the ways in which social security systems as well as fiscal measures have supported the drive towards home ownership for the working class. Again, social security benefits such as mortgage interest repayments are notionally universally applicable benefits, but might in contrast to tax relief be expected to have more salience in an area such as Sunderland than do fiscal measures. Housing benefits, costing the exchequer £4.6 billion in 1990 (Social Trends, 1991), would also be expected to figure as a significant subsidy on Wearside.

The final area of housing policy that impacts on the housing costs of low-income owners is the issue of repair and improvement grants. Leather and Murie indicate that repair grant uptake increased sevenfold between 1979 and 1984. Gibson (1986) has suggested that this boom in repair grants was "the product of expediency and opportunism" (p. 104) as the government

attempted to stimulate the economy via the construction industry as it entered a pre-electoral expansionary phase. He indicates, however, that there was little take up in the most deprived areas, and that such initiatives were doing little to eradicate the core of bad housing. Evidence suggests that grant provision has fallen in recent years, though it was still costing £662 million in 1990 (Social Trends, 1991).

As early as the seventies, commentators such as Lambert, Paris and Blackaby (1978) had remarked on the low take-up of grants by inner city residents, and the Community Development Projects were drawing attention to the gains made from such initiatives by property companies and speculative landlords. The point to be emphasised in the current context is that in Sunderland's older properties, grant aid could be expected on the surface to be of some significance. In what follows, an attempt is made to chart the impact of these various subsidies on home owners in low cost housing, in an endeavour to explore the kind of intervention that the state is making in tenure.

Generalised, supposedly non-targeted subsidies have been balanced in the eighties by a range of very direct initiatives, designed to reduce the initial capital costs of ownership, or the repayment costs of house purchase. Some of these have in fact been directly

targeted at the first time buyer. Whitehead (1986) lists eight such schemes, pointing out that they are all extensions of schemes that were in operation or in embryo in the seventies. These include reducing the costs of land for private developments; direct 'build for sale' by local authorities; improvement for sale; 'homesteading'; shared ownership or equity share schemes; and mortgage guarantee powers. It is interesting that, as was shown in chapter three, at least some of these schemes go back to the twenties and thirties.

Booth and Crook (1986) sum up such initiatives as having as much to do with urban renewal as with extending low cost home ownership as such, and suggest that they " .. are concerned with increasing the supply of low-cost homes, especially in particular locations, and with increasing the supply of houses for households at particular stages of the life-cycle" (op. cit p. 15). They are, to use Forrest and Murie's (1984) terms, concerned with market penetration, but also with segmentation of owners by social location, life-cycle stage, and locale. It would also seem reasonable, following the logic of the previous chapter, to expect that segmentation of household types might also be a feature of the intervention. In other words, the three study areas, representing as they do a contrast in

housing cohorts with the cohorts who bought council housing, illustrate changing facets of the restructuring of tenure.

Not all of the initiatives and policy areas that attempt to extend ownership are equally relevant to each of the study areas reported on below. Indeed, there is nothing in what follows on homesteading, or improve for sale policies, as these hardly figured in Sunderland's local housing strategy. Nor is there a comprehensive analysis of all of the low cost housing markets of Wearside, as part of a total system, desirable though such an approach may be. All that is claimed is that the three case studies differ in terms of location, time of construction, property types and social milieux, and might be expected to illustrate some of the differing forms of subsidy in differing locations in the town, as well as affording an opportunity to look at emerging social differentiation amongst a restricted group of low cost home owners. They illustrate the tenure alternatives facing different housing cohorts at different time spans.

The locales considered in this chapter include the Hastings Street area of older terraced cottage housing, whose history formed part of chapter three above, and where state interventions might be expected to include grant aid and mortgage guarantee; the Clemenitina Street

area, recently demolished and rebuilt as Deerness Park, a process that was also outlined in chapter three, where local state interventions include land release and aquiescence in some equity share arrangements, as well as some mortgage provision; and finally, by way of contrast, a purpose built equity share scheme in a suburban locale, Doxford Park. In these three areas, working-class households were experiencing differing kinds of housing relations: - traditional owner occupation, new build owner occupation and equity share arrangements. Amongst the sample were first time buyers, equity sharers who had increased the stake that they held in the property, some buyers who had already traded up, others who were intending to, and others still who had spent all of their adult lifetimes in the one property, and who intended to remain there.

The survey on which this and the two following chapters is based was carried out in 1986. Although the empirical work was therefore not strictly comparable with the survey work involved in the Right to Buy case study, it does allow some overall assessment of the similarities and differences between the locales reported on in this chapter and the council house buyers at a general level. Comparisons are therefore drawn where appropriate.

This chapter considers three contrasting locales, and illustrates differing avenues of state interventions, and different housing and employment experiences. They were not neatly homogeneous, in terms of tenure, experience, or contact with state policy. However, their very complexity allows some appreciation of the dynamics of housing provision that affect different housing cohorts.

For clarity, each of the three locales is described in turn, and the attempt to make comparative statements is held over until the following two chapters. However, it is also important to situate the locales as far as possible within the general picture of the Sunderland housing system, bearing in mind the differing historical circumstances which different housing cohorts have faced, and so material from the 1981 census is drawn on at the end of the chapter to illustrate the socio economic location of the study areas.

In the next section, the story of Hastings Street is brought up to date, this time working from the experiences of people living there at the time of a survey in 1986.

5.1: Hastings Street today.

In 1986, a survey was undertaken of one in three of the households in the street, in order to explore the current social and economic characteristics of households, their housing histories to date, their experiences of owning this kind of property, and the current extent of state intervention in the street (1). In all, 56 households were approached, 14 refused to take part in the survey and five houses appeared at the time to be empty, giving a rather low response rate of 66%, constituting 37 households (or 73% of households contacted). The refusals included the very elderly: indeed, in what follows, the possibility that the whole sample under-represents certain kinds of households cannot be overlooked.

Interviews were conducted with any available adult member of the household, but in practice in the majority (86%) of cases this was the woman. The ages of the respondents varied between early twenties and early eighties, and in all cases they were part of the 'central unit' of the household, defined as the material unit of domestic production (2). Interviews were conducted in accordance with a largely precoded structured questionnaire, reproduced as an appendix, and were processed using the SPSSX package. Where quotations follow in the text, they were written down verbatim during the course of the interview (3).

Hastings Street today is a very mixed area. It includes long-standing residents, but is also an area where first time 'marginal buyers' can look to enter the housing system. It is potentially a locale that nowadays could be involved in the extension of owner occupation to new kinds of buyers, although as previous chapters have argued, ownership has long been typical of the area.

As was also demonstrated in chapter three, Hastings Street has historically provided housing for the skilled artisan household. Although a minority tenure for the working class as a whole (Benwell CDP, 1978), owner-occupation has always been a feature of areas such as this. Currently, the area must rate as low cost housing. In capital terms, houses were changing hands in 1986 for between eighteen and nineteen thousand pounds, and residents' estimates of the worth of their properties in most cases varied between fifteen and eighteen thousand pounds. In personal terms, of course, these are by no means low cost houses to all of the households who live there. For a minority, housing costs (including rates) made up less than 10% of the household budget: for more recent buyers, however, costs accounted for up to a third of the household budget, a figure that is still low in comparative terms.

It is an area that has never been the subject of clearance policy or of special improvement status. State intervention in a material sense, then, is limited to a small amount of mortgage subsidy, and an even smaller amount of improvement grant outlay. In one sense, it represents one of the boundaries of the private market-driven property sectors. Unlike areas studied by Karn et al. (1986), however, there is little evidence of stagnant or falling prices at this stage of the street's history. Nor is it an area falling into disrepair. It is on the face of it maintaining its position as a housing area for the relatively secure, employed or retired, white working class, but one in which the households themselves currently bear many of the costs and risks of social reproduction, with long-term implications that can only be guessed at (for a discussion of an area with some similarities, see Byrne, 1986).

(i) Family structure.

Perhaps the first thing that is striking about the current residents of the street is the wide variation of household structures. Almost a third are single person households: these include an eighty three year old, single, ex-dray wagon driver, and a manageress in her twenties. Eight of these single households were women;

three were widows over sixty five, who had inherited the house at the death of the husband, one a much younger divorcee, but four were single women, all doing skilled non manual jobs such as library work or community work. However, two of these had acquired the house through some family connection (in one case inheriting the house from parents, in another buying the house to enable the woman to look after a dependent father who has since died).

It would be stretching credibility to suggest that home ownership in such areas is providing a widespread avenue of female independence, but it is worth noting that such possibilities do exist in this kind of locale. In line with this, there were three female single parents in the sample, and two female friends sharing. Indeed, ideologically 'normal' family households were in a minority, in sharp contrast to the sample of council house buyers discussed in the previous chapter.

In addition to the single parent households, there were ten other households that contained children. In only four of these was the woman involved in full-time child care. Five households consisted of couples in their twenties or thirties, without children, and a further five households comprised parents at a later life cycle stage whose non-dependent children were still living at

home. In all, a wide span of household types were accommodated in the street.

(ii) Employment and Social Status

The issue of the social status of such households is a notoriously tricky one to come to terms with. Measures of social class (or more accurately employment status) such as the Registrar General's - or widely used Weberian alternatives such as the Hope Goldthorpe scale - have rightly been criticised for the sexist assumptions built into their design (see inter alia Abbott and Sapsford, 1987). Much of the theoretical discussion concerning attempts to draw women's experience into 'class' analysis seems fraught with difficulties, not least in the way housing tenure is used as some kind of indicator of 'consumption class' in a way that hides its links with production relations (Dale et al., 1985).

Any attempt to relate to the household as a unit must run into these issues, whether working with a notional head of household or not. Being unconvinced by such alternative scales as those offered by Dale and others, the best course seemed to be to avoid the problem at this stage of the description by disaggregating the household, and looking directly at the kinds of jobs

undertaken by both men and women, without compositing them into a spurious measure of household status. However, the material reality of joint household earning capacity is still an important one, and is picked up again in the following chapter, where the locales are compared.

The single or divorced women in the area were all in employment, mainly in traditionally-gendered areas of female employment such as office administration, reception work, the semi-professions, or in one case the fur trade. The younger married women without child care responsibilities included sales assistants, VDU operators, and a cook, and seemed to be less 'skilled' (pace Dex (1985)) than the older non-married women. The few part-time workers were all in clerical or shop work.

The jobs done by the economically active men in the sample resonate strongly with the employment of the first cohort of inhabitants. There are collecting agents, two seamen, a gardener, unspecified 'engineers' and fitters, two miners, a joiner, a plumber and a blacksmith and a butcher, for example, as well as an academic and a drayman. In rough terms, it is arguable that the men in the sample were employed in traditional local labour market sectors, whereas the women represented the drift towards the service and state

sector. Above all, though, the picture is one of the continuation of a varied pattern of relatively secure employment. Very few households contained unemployed members, and none was an unemployed household.

The residents generally had a fairly low level of formal qualifications, much in line with Howard's (1986) findings for the borough as a whole. The majority of the women (over 75%) whatever their age had left school at the first available opportunity; only six had any CSE's, and eight had O levels. Nor, unsurprisingly, did they obtain many qualifications after leaving school: one had hairdressing diplomas, four had clerical qualifications and three nursing qualifications. Four of the women (those referred to earlier as being outside traditional household structures) had gained higher qualifications, however.

Apart from the one man in the sample with post-graduate degrees, the men were even less well qualified in a formal sense, though well over a third had some form of apprenticeship qualification of a sort unlikely to be available to young men today.

The occupational structure, then, would appear to reflect changes currently underway, and if we are bidding farewell to one section of the working class, the younger workers who are still in employment continue

to confront labour and housing relations that are not of their own choosing, in much the same ways as their mothers and fathers had done. The current study did not set out directly to look at inter-generational shifts in these circumstances, nor to trace the employment and housing careers of sons and daughters who had been brought up in the street.

However, the six households that still have adult sons and daughters living at home give interesting glimpses of possible trends. The central couples were all aged between their late forties and early sixties, spanning working lives that would have started in one case in the nineteen-forties, in others the fifties: - adult working lives that were lived out in the period of relative prosperity of the fifties and early sixties. The male jobs in these households were very typical of the boundary of relatively secure employment for the working class: a foreman, a security man, a joiner, a baker, and a contract engineer. Their wives on the whole worked part-time as homehelps, club collectors, or agents, the kind of employment that can be fitted around domesticity, but is less secure and less apparently permanent than that of their husbands. They themselves had come from families that reflected the older industrial base of the region. Both husbands' and wives' families included miners, seamen, firemen and gas

workers. None of the respondents' mothers was in employment when the respondent was ten years old.

The picture for their children still at home (of course a skewed picture) is different again. One had qualified as an accountant, two were currently students, one a clerical worker, one a disc jockey, two were on Government training schemes, and one was unemployed. Not a 'traditional' job in sight, and perhaps signs of a major break in experience, albeit one that most generations face. It is interesting with this in mind to look at how housing experiences fit into this picture.

(iii) Housing histories

More than a quarter of the residents had lived in the street for over twenty five years, the youngest of such long-term residents being in their fifties and the oldest in their eighties. As they reach the end of their independent lives, they are clearly being replaced by first-time buyers. Indeed a quarter of the residents have moved in within the past two years. Although some of these are stereotypical young first-time buyers in their twenties, this is by no means the only pattern. Some first-timers are in their thirties, leaving tied accommodation. Others are escaping the residualised

element of the council sector after being "stuck" in flats, and others still are older independent women. The question to be asked is whether they see such housing as a temporary staging post in a trading-up chain. The evidence is that they do not. The majority of those who had been there for ten or more years had themselves been first-time buyers when they moved into the street, for instance, and none of the current incomers gave 'trading-up possibilities' as a reason for purchase of their house.

Only about a quarter of the residents had lived in owner occupied accommodation during their childhood, with the remainder being fairly evenly divided between the private rented and council sectors. This was in the majority of cases local: over three quarters of the men and women came from the Sunderland area. Only one of them had used domestic property gains from their family of origin to finance the purchase of their current house, and anyway such inheritance, as Forrest and Murie suggest, is likely to affect people once well into their housing careers. Although Munro and Smith in their sample suggest that inheritance and/or the fact of having owner-occupying parents is 'strongly positive' (op. cit., p. 15) for owner occupation, inheritance for the current sample has in no way structured their entry

into the tenure, and I would have some doubts as to whether it would form an impetus for a trade up out of the area.

For three quarters of the sample, this was their first and only purchase. A third had moved in from the private rented sector themselves; a further third had lived with parents (usually the woman's) on marriage and had then bought; a few had moved in directly at marriage; others had moved from tied or council accommodation, or in one or two cases had traded up to get their present house. Aeras like Hastings Street are clearly seen as a move up in status terms for some residents, among them Mrs. Armley (4).

She also provides an interesting example of the variety of factors affecting ownership in the street. Now in her sixties, she has lived there for thirty years, and brought up a large family. Her husband was in the army as a regular soldier, and later did factory work, before an accident which resulted in compensation for industrial injuries. This money was used to pay for half of the house: the remaining four hundred and fifty pounds was raised as a building society loan. They later added to the mortgage to buy the ground rent rights directly. She and her husband had lived in furnished rooms in the East End, before moving into Hastings Street. She describes life there as "awful.

There was a couple fighting downstairs, and I wanted to get the children out away from it". She talks of carrying water up flights of stairs, and says that her current house provides a "better environment. It was the posh end of Hendon in those days". Both she and her husband had also spent their childhood in rooms in the East End: their fathers were a miner and a gas worker. Neither had formal educational qualifications, both had left school at fourteen, and the woman had only had casual employment since.

The house in the mid nineteen-eighties was worth some eighteen thousand pounds, after the improvements (inside lavatory, bathroom, re-roofing, and central heating) done some five years ago for five thousand pounds, of which the local authority provided one thousand pounds as an amenity grant. The house, she says, represents her husband's compensation money "kept safe and not frittered away". Her gains over thirty years are hardly major, nor is the amount of state subsidy involved large. Her circumstances, though, and those of her children, are marginally affected by the possession of such property, though the long term costs of upkeep may prove difficult.

An altogether different case is presented by Mr Routledge, a single man in his thirties, in secure state

employment, who lived in owner-occupied housing in the South in his childhood, and who bought the terraced house outright on inheriting wealth after the death of his parents. For him, the house is convenient, minimising journey to work time, and allowing him considerable disposable income. To generalise across two such different cases is foolish, except to note that in different ways, this kind of property provides a viable setting for two very different lifestyles. For one, Hastings Street had provided affordable accommodation at a time when the newly developing suburbs such as Seaburn Dene would have cost almost twice as much. For the other, it provided a setting for an essentially work-structured life.

Peoples' reasons for owning rather than renting reflect these diversities. Almost a third spoke of 'feeling its your own somehow', or of owning being 'better' in some nebulous way. Others stressed the choice of area that ownership allowed, but many concentrated on the lack of a viable alternative that had constrained them into ownership. As one couple in their seventies said "in 1955, there wasn't any choice. The council would not provide accommodation for one child families". Others talked of not having enough points, or being high enough on the waiting lists. The constraints are different for different cohorts, but lack of choice was a common theme in the discussions.

Few were prepared to articulate costs or the hope of material gain as a long term reason for owning: the overwhelming reasoning seems to be securing an acceptable house for a desired lifestyle in an acceptable area. There are two points to note however. One is that such a desirable lifestyle varied from an avowedly pro-nuclear family household to determinedly anti-familistic stances. The second is that there was variation in what made the house acceptable.

For some it was affordability or mortgage availability. But for the remainder, it was compatability with work, schooling needs, or commitments to the extended family. Attachment to the tenure now seems to run quite deeply, but would appear to be socially constructed as much as materially grounded in state subsidy.

All of the residents in the street are now owners: one third, indeed, own their houses outright. One in ten had inherited the property, one had bought outright with money from a divorce settlement, another following a parental death, and the remainder had originally mortgaged the house. Over half of these had paid back the mortgage early, again illustrating the small extent of material investment made by the state in such housing. The majority had obtained mortgages from building societies or in some cases insurance companies

- only three had taken a mortgage from the council. The loan period varied from 10 to 25 years, and in over 40% of the cases was calculated on the male wage only. However, in five cases, it was calculated on a female income. A similar split is apparent in whose names are on the deeds. Roughly a third were in joint names, a quarter female only, and the biggest group, in the man's name only. The percentage loan varied from 50 - 100%. For most buyers, there were few extras in the purchase price, though in some cases carpets and curtains were included.

(iv) State interventions

The extent of tax relief, mortgage guarantee, or other state inducements is obviously small, indicating the extent to which tenure relations and the costs of social reproduction are becoming privatised in a strict sense in such areas. However, there is little to indicate that the area is deteriorating or that property prices are at present stagnating. Indeed, improvements have been undertaken as the following table illustrates.

Table 5.1: Improvements undertaken by owners (per cent).

	Installed by	
	present owners	previous owners
Lavatories	21.6	75.6
Bathrooms	24.3	75.6
Dampproofing	29.7	40.5
Extensions	18.9	51.4
Rewiring	37.8	29.7
Reroofing	13.5	-

Again, such improvements are rarely financed directly by the state. Four had negotiated mortgage top-ups with building societies, three had used the house as security for a bank loan, and a couple had obtained loans elsewhere. All of these loans occurred in the eighties; the amounts borrowed were small, and the loans were used to effect small-scale repairs or extensions. The tax relief would have been minimal, few households had maximised mortgage relief, and only one had obtained more than one loan. Nor were grants a major investment factor. Although one household in five had benefited from repair grants, and one in seven from amenity grants, again the sums involved were small.

It is with rate rebates for the elderly that state subsidies become more apparent - ironically a benefit that is not actually targeted at home owners. Over a

third had had rate rebates at some time, and five of the households had at some time had their mortgage interest paid by the DHSS, a figure that casts some doubts on the long term viability of a totally privatised housing system.

In summary, then, there may be some evidence - in the short term - of a coincidence of interests between the state and households in Hastings Street. A variety of types of household are buying space, and possibly even gaining short-term financial advantage, from a privatised solution to the costs of housing. The state is minimising its costs of social reproduction. Working-class families are given a stake, albeit a small one, in the 'property owning democracy', a property owning democracy that for the older residents has done little to disturb existing gender balances.

But the emerging contradictions are clear. As the properties age, the costs increase for either the state, the residents, or both. Continued viability of the privatized solution depends on a ready supply of younger state workers, a supply that is by no means secure. If secure, the rewards offered by such an area are hardly of the kind to attract the upwardly mobile, entrepreneurial spirit of the new Thatcher generation. If not, where are the new households of the future to come from? If they are to be the single, or other form

of non-nuclear household, there is a further potential clash of interests between different types of resident. In any case, the 'victims' of family breakdown are estimated by the Building Societies Association to be amongst the most vulnerable groups to mortgage default. What happens when the elderly become incapable of independent living, as the costs of privatised nursing care rise, and houses are sold to meet costs? What happens to the dreams of 'something for the 'children' then?

Such questions warn against any easy reading of the area as a success story in the longer term. It is hardly the housing consumer dream of the new right. But nor is it the 'privatisation of squalor' that Karn and others (1986) have documented in Birmingham. It is an area that could stagnate, depending on the economic outlook for the town in general, but is still at present cheap enough to afford some material gains as long as wage levels are maintained.

The contrasts with the council house buyers on the estates is instructive. Hastings Street represents a wider spread of housing cohorts - being an older established locale. Whilst the estates are currently undergoing a commodification process, Hastings Street moved from such rental as there was to predominant ownership in the interwar period. The traditions of the

areas are different. And yet both represent in a way a successful housing outcome for households in a way that the two following locales do not.

5.2 Doxford Park

Subsidising costs of entry into owner occupation has been at the centre of state interventions for some years now, via schemes as diverse as homesteading, mortgage discounting and matching of deposits. Shared ownership has perhaps been one of the most widely adopted of such schemes. Equity sharing or shared ownership schemes were pioneered by Birmingham City council in the 1970s and involved the council holding half of the equity stake in the property and the occupant obtaining a mortgage, usually from the council, for the second half of the property. In other areas that adopted the scheme later, the proportion owned by the residents was variable, and in some authorities, housing associations acted as the co-owners. Between 1975 and 1979, before the advent of the Thatcher Government, some twenty four authorities had developed such schemes (Allen, 1982), involving some 1,750 houses. Despite encouragement by the DOE, the schemes remained patchy, and both practical and legal difficulties were experienced by local authorities in implementing such schemes (Booth and Crook, 1986).

The benefits of equity share to the consumer are said to include lower initial costs, as deposits are not necessary, and the possibility that it may become a 'stepping stone to owner-occupation' that could happen in stages. For local authorities, a saving (at least initially) over the costs of providing rented accommodation was held out as the carrot, alongside the general financial savings that could be made if the costs of improvement in the housing stock were borne by the tenant. According to Booth and Crook, the schemes were to be targeted at "low income groups with no capital who can borrow to buy a share, but have expectations of increased earnings, and those with capital but little income, using capital to buy a share and getting the rent subsidised " (p. 28).

Two of Sunderland's contrasting equity share schemes are explored in the two following sections. One, Doxford Park, is a purpose-built suburban estate, adjacent to council housing built in the seventies, that has now had almost a decade to mature. The other, Deerness Park, was a later, inner city scheme, and one that involved the Cheviot Housing Association as well as the local authority and a major building firm.

Given the diverse origins of the equity share route into owner-occupation, and its stress on subsequent movement into fully fledged ownership, it is obviously difficult

to provide much of a picture of the evolving nature of a development by sampling simply at one point in time. However, a snapshot survey can illuminate some of the features of the equity share schemes as they have developed thus far. Any scheme will, of course, change over time, and part of the complexity of studying housing and tenure is that both are dynamic and permanently shifting systems.

The Doxford Park suburban scheme is no exception. Some two thirds of the original sharers remain, although most of these have increased their share in the dwelling, and now see themselves as ordinary mortgage holders. Six of the twenty seven households interviewed had remained as equity sharers in the original sense. Others have bought into the area under 'normal' market relations in the past three or four years, although one or two of these later buyers commented on the fact that the former equity share status of the property had depressed prices to the point where they had become affordable.

In an attempt to provide some comparison with the council house buyers and with the traditional terrace owners, a one in three sample of households resident in the streets making up the Doxford Park estate were chosen. In all, twenty-six households were visited

and interviewed, and a further twelve refused or proved non-contactable. Again interviews were carried out with any adult member of the household, and again in the majority of cases this again proved to be the woman.

(i) Family and household structure

The first striking characteristic of the households studied was their comparatively restricted age range. Almost 80% were under forty, and most of these were in their thirties. All of the households bar one widower consisted of married couples, and most contained dependent children - although in three cases, children in their late teens were still living at home and were contributing to the household income. The oldest household consisted of parents in their fifties, an adult daughter and her two young children. In other words, this form of entry into ownership, like that of council house sales, seems targeted at the nuclear family in a fairly traditional sense, but at a somewhat younger generation than was the council house sales initiative, a cohort for whom desirable council housing was not readily available at the stage of family formation.

The typical Sunderland pattern of varied part-time work for women was very prevalent. The six women describing themselves as housewives were all looking after very

young children. Three of these were still equity sharers in the strict sense; of the others, two were previous sharers who had increased their share to 100% and one was a recent buyer into the area.

(ii) Employment and Social Status

The range of jobs that the women who were in employment were doing was also as restricted as would be expected, and the stereotypical school meals supervisors, check out assistants, cleaners and shop workers were much in evidence. Many more of the women had qualifications than were presently using them. For most women, then, periods of domesticity alternated with employment that was routine and episodic. Only one or two of the women with older children or who were childless were in full time employment, and these jobs tended to be higher grade clerical work or in one case teaching.

The men were overwhelmingly employed, the jobs cited including mining and shipyard work, both of which are of course vulnerable in the current restructuring of the local labour market. It is the time-served jobs that give some opportunity for self-employment in small-scale concerns in the manual service sector that are most typical, however, with electricians and plumbers outnumbering the one or two factory supervisors. There

was little sign of the range of jobs characteristic of the Hastings Street owners, nor much sign of the newer face of the working class. The men's employment patterns echo a rather dated 'respectable' working class who happened to be in work that is relatively secure for the time being. Only one household was unemployed, and one was a pensioner household.

Table 5.2: Full- and Part-time employees in the household

No. of earners	0	1	2	3
Full-time	2	15	7	3
Part-time	16	11	-	-

Table 5.3: Household employment situation

Three FT wages	3	(11%)
Two FT wages	7	(26%)
One FT/One PT wage	11	(41%)
One FT wage	4	(15%)
Pensioner	1	
Unemployed	1	
Total	27	

The educational backgrounds of both men and women, as illustrated in the following table, are much as might be expected. Notably, they were still the cohort that might reasonably have expected apprenticeships for the men, and seen office work as an indicator of success for the women.

Table 5.4: Educational Backgrounds, Men and Women (percentages).

	Men	Women
Left school at earliest opportunity	96	92
O levels	22	20
CSE	26	30
Apprenticeships	51	-
City & Guilds	44	4
HNC	4	-
ONC	4	-
Clerical	-	20
Nursing	-	11
Teaching	4	4
Diploma	-	-

Like the Hastings Street residents, those sons and daughters who were still at home were in a third of cases unemployed, in a further third on training

schemes, and the remainder were replicating the clerical and factory jobs of their parents.

Although not well qualified, and despite high unemployment amongst adult children, the households fitted fairly comfortably into Pahl's work-rich household pattern, but with over a half being at the life cycle stage where they were heavily dependent on a male family wage. The housing that they were occupying was in a much clearer sense family housing than was Hastings Street.

(iii) Housing characteristics

The houses in the scheme are mostly semi-detached or 'link' houses. Most were three-bedroomed, with one large living room on the ground floor. They were fairly typical 'family' houses of the time, perhaps skimpier than those built in the fifties, but had as yet provided little need for renovation or repair, although five households had built additional rooms or garage facilities.

Eighteen households had been in the scheme since its inception, but almost a third of all households had bought into the area in the past four years, suggesting that there was at the time a viable housing market.

Those who bought in directly all did so with a mortgage, with roughly a third obtaining mortgages from the local authority, but almost as many had chosen an endowment policy way of financing the purchase. Most of the newer buyers had taken out a twenty five year mortgage, and the majority had made their calculations based on the male income only, although over half of the households held the property in both man and woman's names. The cost of buying in had risen from some £12,000 seven years ago, to £22,000 for the most recent purchasers, who had bought just before the time of the survey.

Those buying in showed some attachment to the area itself, balancing this against a feeling that the property price had been depreciated by the equity share nature of the tenure. The scheme had originally been intended to appeal to first-time buyers. There was no information available concerning the origins or destination of the households who had left the scheme, but taking the background of the current residents, it is clear that the majority of those that had at any time been equity sharers had come into the scheme from council accommodation. A certain amount of resentment was expressed that by entering the scheme, these former tenants had forgone the chance to buy council houses. This resentment at the loss of a putative gain was tempered, however, by the fact that the housing that they had in fact been occupying was not the most

desirable of council housing, and they would have been unlikely to buy under the 1980 Act.

The resentment at the perceived good fortune of those that had bought council houses in the are is described by Mrs Laver, a woman in her thirties who had bought into the area eighteen months previously. She is not an equity sharer, but still says "You can view the council houses nearby where people who've been living there for five years are buying for £7000. They're much better off". Whether it is true or not true or not that ex-council tenants bought for such sums, and I doubt it, this reaction hints at ideological problems ahead (5).

As many as six residents had taken up the equity share option as a way of escaping tied accommodation, and an equal number had been living with parents and were thus part of the concealed homeless. The ideological appeal of ownership as a tenure were reflected by the responses people gave concerning their reasons for wanting ownership, however. A quarter of the respondents mentioned reasons such as "you feel its your own, somehow", "you'll have something to show for it in the end," or "its a way of improving ourselves". If the equity sharers in particular are examined, however, only three of them mentioned that the prime advantage of the scheme was that it gave access to ownership as a tenure; most were much more concerned with it being a sensible

way of solving the problem of getting a decent house in an area of their choice in a situation where they perceived few viable alternatives. Only two of the equity sharing households had attempted to buy previously, and many seemed almost to have drifted into the scheme by a number of chance factors. These include hearing about the scheme because the husband was building in the area, recommendation from a social worker, a member of the family who worked in the civic centre, or other word-of-mouth sources. Only a minority reported hearing about the scheme from official publicity, which is perhaps indicative of the low profile given to equity sharing in the Borough at the time.

The economics of purchase on the part of the equity sharers are noteworthy. One household had financed the capital part of the project from a previous housing gain, three had used up savings to buy their part of the equity share, but the majority of the equity sharers had financed the deal with a mortgage from the council. Most of these, like those buying in directly, had only taken the male wage into account, although women's earnings were important for six of the buyers.

Asked to comment on their experience of equity sharing, more reported disadvantages and reservations with the scheme than did overall satisfaction. Equity sharing is

by no means unambiguously popular. For example, as many as a quarter said that they could think of no advantages at all to the scheme, and most did see it as a bridge to fully fledged ownership rather than as a desirable tenure in itself. The disadvantages reflect the current residualisation of the council sector in that residents felt that the area was still tainted by association with the council. Others cited resentment at other forms of tenure, and still others commented on both the costs and uncertainties surrounding the option to increase their equity share. Others cited running costs, or the fact that they would be paying more in the long term than they would on a full ownership scheme.

Unlike the Hastings Street households, a number of respondents reported that equity sharing had proved financially constricting. Indeed almost two thirds said that their expected spending patterns had had to be adjusted to allow for housing expenditure, and a third said that the woman's employment pattern had been affected by the purchase. A small minority went so far as to say that decisions about family size and timing had been affected by the purchase. The reported current costs of housing for the households varied from 10% to 75% of the household budget, with a quarter reporting costs of over a third of the household income. This is

higher than for the Hastings Street households, and would be higher than for most of the council house buyers.

(iv) State involvement

Put briefly, apart from the initial local state investment, and a small amount of mortgage relief, there is very little continuing state involvement in the scheme. The area has had no repair or improvement grants on account of its age (and indeed only one of the occupants had taken out a loan for repairs); no one had been on rate rebates or was receiving housing benefit; and only one household had been in receipt of mortgage interest payments by the DSS.

The social character of households in the area may be summed up as being a younger version of the council house buyers of the Northern suburbs. As the council itself had seen its target population as being those on the waiting list who needed a helping hand into ownership, this is not surprising, although as we have seen, many came into the scheme from sources other than the waiting list. The high level of time-served skilled workers on the scheme is consonant with an adult working life that for many would have started in the late sixties, or early seventies at a time of full employment, which coincided with a down-turn in the

provision of good council accommodation. Compared with contemporaries who bought privately, or indeed with those who were lucky enough to secure reasonable council housing, they may justifiably feel that they have lost out materially, but even so, for many it has proved a reasonable way of securing accommodation. Not all in the area are equity sharers, of course, which complicates analysis, but taking the population of the area as a whole, their experience seems to be different from that of their parents.

For their parents' generation, council tenancy was the most frequent tenure, but with as many as a third of the men reporting a background in owner occupation, as Table 5.5 shows.

Table 5.5: Parental Tenure Patterns (percentages)

Tenure	Men	Women
Owner Occupation	33	17
Council Tenant	54	60
Private Rental	3	11
No Information	11	11

For almost two thirds of the sample this was in Sunderland. Their mothers had been overwhelmingly involved in housework when they were ten years old, and two thirds of the sample had fathers in skilled or semi-skilled manual work.

Two contrasting examples illustrate the kinds of people involved in equity sharing and in ownership in an area like Doxford Park. An illustration of the constrained and reluctant nature of the experience of equity sharing for some people is provided by the oldest household interviewed. Mr and Mrs Turner were in their early sixties, and had taken early retirement from a small business that they had run, a post office and shop on another council estate. Mr Turner was ex-RAF, and had been invalided out some years previously, and Mrs Turner had always fitted shop work and dressmaking around looking after her four children, all of whom had now left home. Both of them came from skilled working-class families: Mrs Turner's father was a railway loco fireman, and Mr Turner's a miner. Both lived in the Sunderland area in their youth, Mr Turner in a colliery house, and Mrs Turner in a rented cottage. Like most of their generation, neither mother had paid employment when they were small. Married in the fifties, they missed out on the 'better' accommodation that the council was building, but did have a business to sell when they retired.

Talking to the council about the possibility of a house rather than a flat for their retirement, they were told about equity sharing, and with the six or seven thousand pounds that they had from selling the business, they

thought it made sense. They therefore continue to pay what they see as 'half rent' to the council. However, they resent the insurance and rates that they have to pay, seeing them as 'very harsh'. And the do not like the prospect of repairs. So although they 'love the place', they are now wanting a move to a council house, 'anywhere respectable'. For them, equity sharing was the only way they could see of doing this six years ago; they would still prefer the very unlikely alternative of 'decent' council tenancy.

The second household, the Robsons, are in their late twenties, somewhat younger than the majority of sharers on this estate. They were both brought up on council estates in Sunderland, and both left school at sixteen. Mrs Robson had some O levels, and took a job with training possibilities in a local department store, finally doing beautician work. Mr Robson had an engineering apprenticeship, took City and Guilds qualifications, and works as a fitter and turner like his father. They joined the equity share scheme in 1980 as a way of getting a house, persuaded by "a friend who works for the council". They used some savings for the owned part of the equity share, taking a twenty-five year mortgage for the rest from the council. The house was valued then at twelve thousand pounds. As well as the cost factor, they felt the house was near to Mr

Robson's parents, and good for his work. They had made no attempt to buy privately, thinking that they needed to save longer.

They then decided to have their two children early, so put off buying the other half for some years, though they expect to do so when Mrs Robson returns to a job. For them, equity sharing has worked in an almost classic way, though for others as we have seen, it has not been such a happy experience.

Compared in general terms with Hastings Street or with the council estates, Doxford appears to be more economically marginal - causing more financial stress to residents. Households seem similar to the council house buyers, on the other hand, in that they are on the whole from a restricted age group. They do, however, represent a younger cohort for whom employment and housing markets had both to some extent changed.

However, compared with Deerness Park - the renamed Clementina Street area - Doxford Park has provided some individual families with a viable means of securing reasonable accommodation. The longer term contradictions here may well be at an ideological level as sharers contemplate others' good fortune, and buyers in negotiate the costs and benefits of prices depressed by reputation, but in all, the area as a whole is

showing few immediate signs of stress despite the difficulties some households were facing. The same cannot be said for Deerness Park, the inner city new build scheme.

5.3 Deerness Park

The five short streets that make up the inner city 'park' development were built in the early eighties as a joint venture in that the local authority that released the land which it held (but was unable to develop owing to central government restrictions) to a large private building company, Barratts. Barratts built houses for sale on the site, but when it became clear that the houses were not selling, they divested themselves of blocks of housing to the Cheviot Housing Association, who then organised the equity share scheme. The local authority in effect had retreated from both from tenure responsibilities and from the provision of housing.

The development is bounded by an older street of council housing, built some ten years previously. This street is now a mixed tenure street, some of which is in the private sector. Some houses have been bought by sitting tenants, and some remain old peoples' purpose-built bungalows. The residents in this boundary street tend to be older than in the main sample, with the exception

of the two or three incoming purchasers, and tend to be households in skilled employment with teenage children. These differences are noted in what follows, and where appropriate, they are excluded from the comparative analysis in the following chapter.

The six streets were surveyed at the same time as Doxford Park, the suburban locale described above, using the same questionnaire, and thirty interviews were obtained from the fifty two houses approached. Sixteen households refused to take part in the study, and the remaining six houses were empty, or the residents non contactable after three visits at different times of the day. Again, as in the suburban locale, the number of households approached constituted a one in three sample, chosen on a random basis.

The inner city scheme was originally expected to be more homogeneous, given its private sector origins, its relatively uniform building style, and its targeting of the first time buyer. However, the involvement at an early stage of a housing association linked equity share scheme certainly ensured a mixture of tenures if not necessarily of household types.

(i) Social and employment backgrounds.

In terms of age, there certainly was a concentration of young households in the scheme. A high proportion (over 80%) of residents are in their twenties or early thirties, and are either childless or have very young children. For most of the women with children, at the time of the survey this meant full-time child care and domestic work (ten of the households) or part-time employment as a cleaner (two of the women), old peoples' home attendant or youth worker (one each). The married or cohabiting women without children, and the one whose child was in full-time child care, were in more 'skilled' but equally gendered jobs such as clerical work, shop management, or telephone switchboard work, or the civil service.

Within the area, a variety of patterns of women's employment are, however, present in each of the tenures. Women in equity sharing households, for instance, included full-time housewives with pre-school children, a full-time childless city centre shop manager, a part-time care assistant, and a single nurse in her thirties. Those in mortgaged households included a full-time telephonist in her twenties who was married with one young child, a civil servant without children, a single parent supervisor who had recently been made redundant,

and a part-time youth worker in her thirties, as well as full-time housewives.

The men in the households had a similar profile of jobs. Despite differences in tenure, they included shipyard workers, mariners, a glass blower, as well as shop workers, drivers and general labourers.

The households tended to the nuclear family type, though not as noticeably as Doxford Park. Amongst the exceptions were three men (a young engineer and two students) who were sharing a mortgage, two single parents, three single person households and five childless couples. There were a number of pensioners in the older street.

Their education and background, too, were not remarkably divergent, although fewer men had apprenticeships than in Doxford (20% compared with over half) though more men and women had gained qualifications at school. They came from perhaps more solidly semi-skilled backgrounds, (two thirds of the women, and over half of the men) again mostly in the Sunderland area. Most (53% of the men, 60% of the women) had grown up in council housing.

(ii) Housing Histories

Given the recent nature of the development, it is not surprising that many of the residents were the original occupants, nor that for many it was their first house. Some were already expressing reservations about their choices, however, in a way that was not evident in the Hastings Street area. This was particularly true for some of the equity sharers, who were critical of the state of repair of the housing, as well as of equity sharing as a tenure, in a much more direct way than was found in Doxford Park.

The two are linked, of course, in that the equity sharer is responsible for repairs, a responsibility that some saw as unfair given that they would not enjoy the full reward from good upkeep. Some complaints were fairly minor, moreover, and were also reported by buyers. These included such defects as cracking plaster, small damp patches, or scratches on glasswork. It seemed to be the case that the state of repair was being used as a channel to voice discontent at equity sharing in general.

Other defects seemed more serious, however, including widespread complaints about sound proofing, or poor plumbing. Few, however, were as unlucky as the soon-to-be-redundant shipyard worker. He joined the equity share

scheme after seeing publicity in the local press, which enabled him to move away from his in-laws. He and his wife put up with minor problems with the tiling on the roof, lack of soundproofing, and cracking plaster. Six months later, as the house continued to 'dry out', he noticed that the door frames were cracking and the doors shrinking. Finally, the stairs collapsed. More than one respondent told us about the roof of a neighbour's house that had blown off, and at least our respondent was spared this. However, he claimed that the builders and the Housing Association were slow to agree responsibility, and he is very fearful as to his future liability for repairs. Generally, the impression is that the area, despite being slightly newer than Doxford Park, was already suffering more material defects, and was more prone to repair problems.

Not all of the households who were equity sharers had had such bad luck as those illustrated above, nor were they quite so bitter about the scheme, but it would be wrong to conclude that it was a popular option. Ten of the households in the sample had joined the equity share scheme in the middle 1980's, all taking a 50% share in the equity, with the other half being owned by the Cheviot Housing Association. Before joining, they had variously been living in the private rented sector, with parents, in council or housing association flats, or in

tied accommodation. All had financed the purchase with a 25-year mortgage, predominantly from the local authority. As was the case for the owners in the area, it was largely the male wage that was taken into account when obtaining the mortgage. None of the equity sharers had increased their stake in the house, unlike the suburban equity sharers described above.

The valuations of the properties on joining the equity share scheme in the early eighties had ranged between sixteen and twenty-four thousand pounds, a figure that included carpets, soft furnishing, cookers, washing machines and fridges, all part of the package bought by the Housing Association from the builders. Again, the impression gained was that most households joined the tenure as a second best, as a way to get housing that suited, a way of speeding up the process of house purchase, or for reasons of perceived cheapness rather than for any intrinsic commitment to the scheme or to the tenure. Some had previously tried to buy on the open market, to be deterred by price, or availability of mortgages, and had been persuaded that equity sharing would be cheap, 'an easy way into the ownership world', or indeed the only way to secure a house. Asked to spell out what they now saw as the advantages of equity sharing, two or three respondents said somewhat jaundicedly that they could see no merits in the scheme at all. Most cited disadvantages that included the

difficulty of selling, the long term financial costs, but also the perceived taint of still being physically and socially close to 'council tenants' or in many eyes, still being a tenant one's self.

This was a stigma that to some extent seemed to be having an impact on the households in the area who were mortgage holders or traditional owner-occupiers. Seventeen of the households in the sample had bought their houses with ordinary mortgages between 1982 and 1986, and almost two thirds of these were first time buyers. Amongst those who were not were those for whom purchase of the house followed divorce or separation, and in one case, the house had been purchased outright following bereavement. Like the other Hendon locale, Hastings Street, the area does seem to be seen as one that attracts non-nuclear forms of household arrangements. Most residents were repaying mortgages, however, in the majority of cases obtained as straight repayment schemes from building societies, or more recently the high street banks. The costs had been already felt by some to be high (this was before the 1988 rise in interest rates) and one household had transferred from a with profits option to a straight repayment to cut costs as interest rates rose. In a third of the cases, the man's income secured the

mortgage; in the remainder, rarely was a wife's full-time earnings central to the calculation.

Prices paid by mortgage holders at the time of purchase were comparable to the Hastings Street area, ranging from eighteen to over twenty-five thousand pounds, with most in the twenty- to twenty-three thousand range. Like the equity sharers, many reported the extras that were included in the purchase price; for most this was carpeting, curtains, washers fridges and cookers. The owners, though, in 1986 were already experiencing some trepidation about resale potential and market price of the property, particularly those who had accepted a deal including a number of 'extras'. One family had bought their house in 1983 for £23,000, with a deposit paid for by a legacy from grandparents, a price that included one thousand pounds' worth of furniture, fittings and appliances. At the time of the interview, three years later, they assessed its market value at about twenty thousand pounds. The couple were in their mid-twenties, and had a young child. They were understandably sceptical about the much vaunted advantages of ownership, and felt very trapped as they faced the possibility of repossession. Repossession had already overtaken others in the immediate vicinity, and we were told that and these repossessed houses had been valued by the builders at £18,000. Originally, the builders had offered to buy back any house within five years at

the original price. That offer had been withdrawn by the time of the survey.

Like others, this family felt that they had been misled by the inducements offered. Not all of these were incentives in kind: nor were they all incentives offered by builders anxious to sell. One respondent who had bought a house in 1986 because he was 'desperate' for accommodation and 'sick' of landlords, was offered reduced repayment terms by the building society for the first few years of his mortgage. Faced with what he now sees as a declining asset, he is worried that he might be unable either to sell, or to meet increased charges in a few years time. In these circumstances it is not surprising that none of the residents had raised loans on the property.

It is therefore fortunate that any sense of purchase for investment is absent from their discussions. The most often quoted reason for buying was the desire to escape from paying high rents, or the lack of available council housing. The few who did admit to wanting to have "something to show for it" all now felt that this had been misguided. A decade of state support for home ownership had for these households still not produced any deep attachment to the tenure, let alone released any sense of ontological security. Most saw it as the

only way of exercising choice, given the non-viability of other avenues of securing housing. Many felt conned and vulnerable to the high pressure sales technique, and by the inducements, or blandishments, of the selling process. Few had positive things to say in the interview about either house or area.

Owning or equity sharing, some two thirds of the residents of Deerness felt that the costs had had an impact on their lives, and one in five reported that this had included influencing the decision as to the having or timing of children. Few expect now to be able to move, or to make any gains from their so-called investment. No major state interest was notable, then, in these properties, other than via mortgage subsidy. No one had enjoyed grants, only one household had had a period of housing benefit, and one had had interest paid by the DSS.

5.4 The social location of the four case studies.

Missing from the above is any real sense of where the three locales fit into Sunderland's housing system as a whole and how they compare with the council house areas studied in the previous chapter.

Intuitively, we could say that the four case studies are neither near the very top nor the very bottom of the

hierarchy, but represent different 'historical accretions' of the kind of housing that has always been needed for the skilled working class, in a form and with tenure relations consonant with the needs of capital in the eighties.

The different areas were laid down at different times, inhabited by different (and in some cases successive) local housing cohorts that faced differing economic realities. In the mid-eighties, the locales were beginning to show potential divergences in terms of future viability. Both the ex-council tenant households, and the Hastings Street households faced a relatively settled future. Interestingly, neither area was specifically built originally for ownership, but was providing a settled environment for the households that occupy the housing in the eighties. By contrast, the two areas specifically built for assisted ownership in the late seventies and early eighties look more economically and ideologically precarious, at least in the short term, though there are differences between them that make Deerness look the more vulnerable in the longer term.

A cluster analysis of the 1981 census returns, performed by Byrne at the University of Durham allows us to be a bit more systematic about this. Cluster analysis is a classificatory procedure, a form of

numerical taxonomy that classifies like with like until differences are greater than similarities. Byrne derived three clusters from his analysis. The first group of households was prosperous, with low rates of unemployment, high economic activity rates, especially for married women, high rates of non-manual employment, and few single parents. It is unlikely that any of the locales that we are concerned with would have figured in this cluster, though both Hastings Street and parts oc the council estates that had been bought may just have been on the margin.

The middle cluster in Byrne's analysis represented the Sunderland average, similar in tenure patterns and unemployment rates. The areas that the present study is concerned with were much nearer to this than they were to the socially deprived third category, who were elderly, had low ownership rates, high rates of unemployment, and high proportions of single parent households. It is difficult to be more precise than this, or to provide a full statistical analysis based on census material as the Deerness Park area was substantially completed after the 1981 census. Further, the locales did not overlap completely with enumeration districts on which the cluster analysis was based. Finally, as we have seen, none of the areas is static,

and much may have changed since the census data was collected. Nonetheless, it is a useful contextual device against which to locate the areas.

More detail emerges from a re-analysis of the 1981 enumeration district level census material, using procedures developed by Byrne at the University of Durham for the cluster analysis referred to above.

Nine areas were defined for comparison, bearing in mind the housing cohort approach that has been advocated throughout the thesis, and the different kinds of housing that were available to the working class at different times. The first two consist of the study areas discussed earlier in this chapter for which 1981 census material was appropriate. Thus the enumeration districts that cover Hastings Street and surrounding similar property constitute the first area. Those containing the Doxford Park equity share scheme constitute the second. As Deerness Park had not been completed by the time of the 1981 census, it was not possible to consider it in the present analysis.

The next three areas comprise the Right to Buy estates studied in chapter four, namely Hylton Castle, Town End Farm, and Downhill.

The third group consists of areas mentioned previously in the historical account of the development of Sunderland's housing, chosen to illustrate the different forms of housing available to working-class households at different times. Thus Sidecliffe Road is an area of 1930s private housing that is still popular, and where houses in 1989 cost around £65,000 according to local estate agents. Built for skilled artisans in the inter-war period, it represents 'secure' working class housing today, in a way that the Ford Estate, built at the same time by the council, does not. The Seaburn Dene Estate, built in the fifties, provides a similar contrast to the Hylton Castle estate. Prices in Seaburn Dene in 1989 were comparable with Sidecliffe. Houses in both areas cost about three times as much as those in any of the study areas.

The two remaining areas were chosen as recently built contrasts with the equity share schemes, both having been built in the last twenty years. East Herrington is referred to by a local agent as "without doubt one of Sunderland's finest residential districts", with property prices ranging from those similar to Seaburn Dene to upwards of £90,000. The final area, Holly Carside, is a mixed tenure area, where prices on the private part of the estate are much nearer to those in the study areas. It is recognised locally as an area for first time buyers

The indicators chosen for comparison fall into four main groupings. The first five indicators are of household characteristics. The second set consists of the employment patterns of household members. The third and fourth use car ownership and socio-economic status indicators to give a broad picture of the resources of the various locales. The three groups of indicators are discussed in turn.

Table 5.6(i): Area by household characteristics.

Area	%pop. pens. age	%pens. h'hold	%single person househld	%H'hold with childrn	single parent % all chil.
Hastings	18.1	24.5	23.4	33.1	12.0
Doxford	8.1	13.2	12.4	51.7	5.1
Hylton	12.3	17.3	17.0	38.5	16.8
Downhill	10.4	15.9	23.7	39.7	24.9
Town End	10.2	15.7	24.8	38.1	24.7
Sidecliffe	21.8	33.1	22.7	33.2	10.0
Ford	12.7	17.4	17.6	45.5	25.1
Seaburn	8.7	11.5	8.7	40.9	7.3
Herrington	14.8	19.1	12.9	39.2	4.4
Carside	12.1	20.4	17.3	42.8	13.8

Source:1981 Household Census

A number of trends are apparent from these figures. Most obvious is the high concentration of pensioner households in the 1930s Sidecliffe area as well as the Hastings Street locale. The two areas would no doubt both contain residents who had been in the area since the thirties, as well as those who had bought more recently and stayed on. Both are owner-occupied, and both no doubt contain many outright owners. The areas with the fewest pensioner households are the recently developed Doxford Park scheme, which is not really surprising, and Seaburn Dene. Even those people who bought in the fifties as young married couples would only just be reaching retirement age. Many are likely to be in the prosperous stage of immediate pre-retirement, with children leaving home. Before exploring this, it is worth noting the relatively low proportions of pensioner households on the council estates, all in the 16 to 17% range. I would have expected a higher figure, with a trend towards higher concentrations. Such trends can only, however, be observed using sequences of data over time, which were not available. However, it is obvious that the generation that first occupied the housing in the 1950s, when they would have been in their twenties, will be currently approaching retirement, just as the Seaburn residents are. I would therefore expect the 1991 census figures to show a marked increase in pensioner households.

The Hastings and Sidecliffe areas also top the 'single person as a proportion of households' indicator, with over 25% in each case. These are clearly not all pensioners, particularly in the sixties-built council estates Town End Farm and Downhill that also have high proportions of single person households. On the logic above, residents on these estates are now likely to be in middle age, having entered the tenure in the sixties. It is tempting to speculate that the high percentages in these areas also include those who have fallen out of nuclear family living for whatever reason. Again it is not possible to check this fully with the data available, but the figures for single-parent households given above are indicative.

The concentration of single parents on the council estates is clearly shown, and most of these would be women. Over a quarter of families with children on Ford, Downhill or Town End Farm are headed by single parents, compared with less than ten per cent on the private estates, or on Doxford Park.

These household comparisons seem to bear out the analysis above that the Hastings Street area has high proportions of non-nuclear households, whereas Doxford is catering for younger families with children. Some indication of a status difference between Hylton Castle built in the fifties and the other council estates is also there in the figures for single parents.

Household structure has a direct bearing on employment patterns, moreover, and these too show interesting variations.

The unemployment figures are quite strikingly polarised, and bear out the situation of Hastings Street and Doxford as somewhat marginal areas. Remembering that the figures are for those economically active only, thus excluding pensioners and others out of the labour market, unemployment on the council estates in 1981 ranged between 25 and 35%, compared with rates for the private estates that were in single figures. The figures for women are notoriously unreliable, but with the exception of Carside they show a very similar rank order.

The Carside figures may well be explained by the employment patterns of married women, and these are shown overleaf. Again, it is striking that wives' employment, full- or part-time, tends to be concentrated in the private areas, with Seaburn featuring strongly in both, whereas the Ford estate has the lowest figures. However, generational factors would appear to be affecting the older Sidecliffe development. Again, Hastings and Doxford are firmly in the middle. The importance of women's earnings to successful owner occupation is again made clear.

Furthermore, if the male wage is lost through unemployment, it is not worth the wife working, and household poverty is compounded. It is not therefore surprising to find lower levels of women's employment in areas with high proportions of single parents. Unless wages are high, or extended families can provide child-care support, employment for single parents is rarely an economic possibility.

Table 5.6 (ii): Area by employment (percentages)

Indicator	unempl. males	unempl. females	married fulltime empl.(f)	married parttime empl.(f)
Hastings	13.8	10.8	17.8	24.9
Doxford	21.5	10.9	16.3	28.3
Hylton	25.7	12.4	10.3	27.9
Downhill	29.8	16.5	14.6	25.8
Town End	32.0	19.6	14.8	20.6
Sidecliffe	12.2	5.2	16.6	29.1
Ford	38.9	16.3	9.2	20.4
Seaburn	8.5	3.0	23.0	33.9
Herrington	6.8	4.2	21.1	26.8
Carside	25.7	6.7	23.9	21.3

The importance of economic activity rates is the indications they give concerning the income and social status of the household. A further rough idea of the strength of polarisation on resource lines is given by the car ownership figures given below.

Table 5.6 (iii): Area by percentage of households with car(s)

	No car	Two or more
Hastings	56.9	4.0
Doxford	45.6	7.3
Hylton	68.5	3.3
Downhill	72.2	3.0
Town End	73.4	2.9
Sidecliffe	48.6	6.9
Ford	77.5	2.2
Seaburn	20.9	14.6
Herrington	20.8	23.6
Carside	62.2	4.7

The concentration of car ownership in the private areas is apparent, as is the middle status once again of Doxford and Hastings Street. These figures are further born out in the socio-economic status comparison using the Registrar General's sixfold classification, based on the Head of Household.

Table 5.6 (iv): Area by socio-economic status

	Percentage of economically active heads of household in Registrar General's social class					
	I	II	IIINM	IIIM	IV	V
Hastings	-	9.6	19.2	48.1	15.4	7.7
Doxford	-	2.3	9.3	61.0	23.2	4.6
Hylton	-	5.1	4.4	53.1	20.2	17.2
Downhill	-	10.0	12.3	44.1	22.8	10.8
Town End	3.5	3.5	5.6	45.1	27.3	14.9
Sidecliffe	-	24.1	28.8	33.7	9.6	3.7
Ford	-	-	4.4	43.4	21.8	30.5
Seaburn	4.5	38.8	16.1	41.2	7.3	2.9
Herrington	6.8	43.1	15.5	22.4	8.8	3.4
Carside	-	10.0	5.0	50.0	25.0	10.0

A cautionary note should be struck before analysing the above figures. They refer to 'economically active' 'heads of households' only, and must be problematic on both counts. A concentration on the economically active will hide the varying activity rates in the areas, which span over 80% (Seaburn) to nearer 50% (Sidecliffe, Ford, and Carside), as well as begging questions about what constitutes economic activity. Moreover, a concentration on heads of households further renders women's contribution invisible. Nonetheless, despite the reservations, the figures in the above table are very striking.

The first trend to note is the very low representation of social class four and five (semi- and unskilled workers) in the private estates. The figures in Sidecliffe, Seaburn and Herrington are very similar at between ten and thirteen per cent. The very high representation of social classes four and five in the council estates (between Ford with over 50% and Downhill with 32%) is the second feature, with yet again, Doxford and Hastings in the middle. It is important not to overstress this, though, and to recognise that all areas are predominantly working class. Indeed, the skilled manual category is the largest grouping in all of the areas except East Herrington, where it is the second largest after intermediate non-manual workers.

Interesting differentiations are also apparent if attention is switched to this second largest grouping in each area, where a very clear picture of differentiation is revealed. For just one estate, Ford, the second largest socio-economic group is unskilled workers (30.5% of the total). At the other extreme, in Seaburn, it is social class two, (39.9% of the total), and for Sidecliffe and Hastings it is the routine non-manual social class three (19%). Again Hastings is differentiated from the council estates, and from Doxford, that on these figures at least seems to be much more unambiguously a skilled manual worker locale.

An aggregation of the figures into a simple manual/non-manual divide sums up the status hierarchy of the areas. In the three private estates, the figures for non-manual heads of household all exceed fifty per cent. The figures for the council estates are much lower, ranging from a low of 4.4% in Ford to a surprising high of 22.3% in Downhill, a figure that is higher than Doxford, but still lower than Hastings Street.

Finally it is worth bringing together just some of the comparative data for the three of the areas built at times that have been seen as critical for different

housing cohorts. In Table 5.7 below, public and private estates built in the thirties (Ford and Sidecliffe), fifties (Hylton and Seaburn) and seventies (Doxford and Herrington) are juxtaposed.

Table 5.7: Comparison of public and private estates on selected variables.

	%non man. head	%male unemp.	%single parent	%pens h'hold	%wives employ.
1930s					
Ford	4.4	38.9	25.1	17.4	29.6
Sidecliffe	53.9	12.2	10.0	33.1	45.7
1950s					
Hylton	9.5	25.7	16.8	17.3	38.2
Seaburn	59.4	8.5	7.3	11.5	56.9
1970s					
Doxford	11.6	21.5	5.1	13.2	44.6
Herrington	65.4	6.8	4.4	19.1	47.9

The picture for the council estates of the thirties and fifties is depressingly clear: high unemployment; high levels of manual work in a declining sector if in employment; lower levels of women in employment; therefore lower household incomes; higher proportions of single parents as a percentage of all households with children. There is not of course a seventies council alternative, but the Doxford equity share is revealed as being closer to the council estates than it is to the private sector. The cohort dynamic of the polarisation will be interesting to watch in future

years. If Doxford goes the way of Hylton, and Hylton the way of Ford, then residualisation will have become a reality. If with the sale of a high proportion of the stock it stabilises as Hastings Street has done into the kind of owner-occupation that is dependent on survival in the labour market, it could represent a different future, albeit one that contains its own contradictions. On the data available, it is not possible to make firm statements as to the future of equity sharing as a tenure. Doxford, an area with a significant and established scheme, emerges as a marginal locale. Deerness on the evidence presented earlier in the chapter would appear if anything to be more marginal, for both equity sharers and mortgage holders alike. It may be that equity sharing is indeed extending ownership to a different fraction of the working class. Only time will tell if the young couples survive the economic insecurity of its early years.

The discussion of census indicators has illustrated that each of the study areas is amongst the middle range and has hinted at the marginality of some of them. A discussion of this marginality, together with the associated issues of polarisation by locale and/or tenure grouping, form the subject of more detailed analysis in the following two chapters.

The three locales that have been studied in this chapter - when considered alsongside the council house buyers - also indicate that somewhat different housing cohorts are being catered for by the differing kinds of extension of ownership implied by different state initiatives. One thing that all four locales illustrate, however, is the comparative irrelevance of particular tenure arrangements seen in an abstract way to the business of securing acceptable accommodation. Many in all four areas would quite willingly have considered alternative tenures, had they been able to deliver desirable housing. The fact that they were not able so to do had pushed people into ownership which at least for those households on the margins in places like Deerness Park could prove problematic in the longer term.

NOTES

(1) The interview schedules were designed and piloted by the author, but much of the interviewing was undertaken by Gwen Burnett and Liz Williams.

(2) There are, of course, immense difficulties involved in any attempt to derive accurate information from the interview situation, a difficulty compounded in this research by the use of interviewers other than the author. Feminists have also argued the inherent exploitation and contradiction involved in interviewing women (see, inter alia Roberts, 1981). Whilst noting these, I cannot claim that the present study overcomes them, but would hope that a critical awareness of the inherent weaknesses of the study methods means that the worst excesses are avoided. The practicalities of research on limited resources always mean compromise.

(3) Again, I can only note the difficulty of interpretation of speech out of context and of post interview coding. Any research involves the structuring and imposition of order onto a limitless amount of data, and in this process, the finer nuances of meaning can be lost, as McRobbie (1982) and Frazer (1988) have demonstrated. Again, I plead limited resources.

(4) To preserve anonymity, all names have been changed.

(5) Her case is interesting in other ways though, in that she had swapped a flat that she had bought in Deerness Park for her house in Doxford, with the help of Barratts who were the builder of both estates. She therefore had had experience of two kinds of marginal ownership.

CHAPTER SIX: SOCIAL POLARISATION IN WEARSIDE LOCALES

The previous chapter drew on census material to begin the discussion of polarisation by contrasting public and private housing built at different times in Sunderland. Thus, public and private estates of the thirties, fifties and seventies were shown by the time of the 1981 census to be quite sharply differentiated on indicators of socio-economic status, and of household characteristics - whatever the circumstances of the local housing cohorts who first lived in the areas might have been. These differences are interesting, but they need to be given more detailed tenurial and spatial refence points.

The discussion of the census material indicated that the four study areas affected by the extension of owner-occupation might to a greater or lesser extent be described as economically uncertain, but also indicated that there may be differences - and potential for polarisation - between the four locales with which this thesis is concerned. On the census indicators, Hastings Street emerged as ranking high on numbers of elderly and on numbers of single parents; but in the middle range on indicators such as male unemployment, socio-economic status, car ownership or proportion of women employed. The estates described in chapter four in the case study of council house sales was younger, had high numbers of

single parents and high unemployment figures, and was very low in terms of car ownership and socio-economic standing. Doxford emerged as youthful, with few single parents, but in the middle of the socio-economic rankings. No information was available for Deerness, as it was not completed by the time of the 1981 census.

Such aggregate locally-based data can not establish the differences between the owners and renters in the various locales. For example, the northern council estates look extremely insecure on census material: but this was far from the case for the council house buyers as we saw in chapter four. These owners in the council estates will still be outnumbered by the tenants, and the census material reflects this. Consequently, an analysis that looks directly at polarisation between owners within locally bounded contexts is attempted in the two following chapters.

In this work, an effort is made to move beyond a descriptive level of analysis, and to begin to develop a comparative account of low-cost ownership, bearing in mind the housing cohort effect. To be contemplating low-cost home ownership in the nineties as a twenty five year old first-time buyer in Deerness Park is not the same as contemplating the purchase of an old style terrace house in Hastings Street in the nineteen fifties

or indeed today. Buying a council house in the seventies was different from buying in the eighties. Equity sharing in an area such as Doxford Park sponsored directly by the council in the late seventies is not even the same as joining a private sector led equity share scheme like Deerness Park in the more 'bracing' climate of the early eighties.

The empirical material discussed in this chapter suggests that there are differences between the four locales, but that these differences are tempered by housing cohort factors. In particular, cohort factors affect the socio-economic differences that occur. Furthermore, life-cycle and household variables appear to be more significant than socio-economic variables. It therefore seems useful to operate with a conception of social polarisation that encompasses more than a single continuum, and takes account of household variables as well as related socio-eceonomic status. Cohort factors affect both.

6.1 Theoretical background

Tenure, locale, and the associated issues of spatial and social segregation both lie at the heart of the urban sociological project, but have equally presented immense difficulties to the analyst. From the Chicago school onwards - and indeed earlier in Engels' work on Manchester - spatial and social differentiation have

seemed to give urban studies in general an ecological focus (see inter alia Bulmer, 1985; Smith, 1985; Bassett and Short, 1980; Suttles, 1968; or indeed Rex and Moore 1965). Despite the critique mounted by structuralists such as Castells (1977) from an Althusserian standpoint, or Saunders (1981) from an arguably structuralist Weberian stance, the environmentalism implicit in the ecological approach continues to resurface (Mellor, 1989).

Although writers from Gans (1962) and Pahl (1966) onwards have agreed that " ways of life do not coincide with settlement types" (Gans, op. cit., p. 643), the importance of the local, in everyday consciousness as well as in the restructuring of the British economy, has to be recognised. Indeed, as Mellor (1989) points out, there has been

> "a re-entry of the 'local' and more specifically the 'urban' into the sociological mainstream of debates over class, status, racism, the social division of labour, welfare and power"
> (p. 253).

Theoretically, of course, this rediscovery of the local, 'locales' and/or localities/locations (the terms are not interchangeable, but neither are they completely distinct) owes much to Anthony Giddens' insistence that a fully developed action theory or 'structuration' theory must take spatial features into account, and his use of the term 'locale' to refer to

the spatial context of action. In his account, our time-space paths, locally constituted, are known and predictable: a neighbourhood is at the same time a social and a spatial unit. Although the terms locale, locality, local space, or indeed local state continue to be argued over, and though the boundaries of 'the local' remain as unclear as ever they were (Sayer, 1984; Duncan, 1985), the commitment to studying local cultures - and indeed to studying processes of social differentiation at different levels - remain as strong as ever (Mellor, 1989). A comparison, then, of distinct but interconnected areas, with distinct histories makes considerable theoretical sense.

Socio-spatial segregation has also been given prominence in social policy by the processes variously referred to as polarisation, residualisation, stigmatisation, or marginalisation. Much of the recent discussion of the class impact of the restructuring of tenure has drawn on the idea of social polarisation, with Saunders (1990) going so far as to suggest that the whole rented sector is beginning to form a marginalised underclass.

Much of the work on polarisation follows this logic, and is cast at the level of broad tenurial groupings, although Forrest and Murie at least point out that residualisation is not tenure specific. The strength of

their analysis, which is shared by Byrne's (1989a) work on polarisation in North Shields, is that it recognises that residualisation is part of the restructuring of class relations in Britain, not some isolated phenomenon of tenure, or of replacement of class divisions by consumption cleavages.

Much of the discussion of polarisation is concerned with the sharpening socio-economic differentiation of households in different tenure groups. Hamnett (1984), for instance, argues that there is a marked, "and possibly intensifying level of tenurial segregation" (p. 389) at national level between owners and tenants, when the socio-economic status of the head of household is taken as the indicator. As he puts it, over the sixties and the seventies "the semi-skilled and the unskilled have become increasingly concentrated in the council sector, relative to other SEG's" (p. 397).

Willmot and Murie (1988) extend Hamnett's analysis, in that they look not only at socio-economic group as an indicator of polarisation, but also at unemployment, benefit-dependency, income, household earning capacity, race, age and marital status, exploring polarisation <u>within</u> the council sector in addition to polarisation <u>between</u> tenure groups. The sale of council housing has played a major, though by no means solitary, role in exacerbating polarisation both between and within

tenures, and it is not surprising that this issue has attracted considerable attention. However, the issue of polarisation within the owner-occupied sector in general is also of importance. Similarly, segregation of locales and tenures along lines other than socio-economic status seems worthy of attention.

Murie (1987) also notes that social and spatial differentiations of tenure experience have been asserted/demonstrated from a variety of data sources. These include synchronic social profile studies of different tenure groups as well as serial data that is more sensitive to changing patterns.

Such serial data, according to Murie, suggests an increasing concentration of benefit-dependent households in the public sector regardless of which group is analysed. Thus there are more elderly, more unemployed, more disabled, more single parents in council housing than in ownership, and the trend is one of increasing concentration. Similarly, data on incomes shows an increasing proportion of low-income households in public housing, and occupational data show a declining proportion of professionals, managers, and importantly skilled workers in the council sector.

Murie also draws attention to the cumulative effects that social polarisations bring. On Wearside, as

nationally, most successful tenure movement in recent years has been movement into ownership. Movement out of ownership tends to be as a result of labour market insecurity, or of marital breakdown. Already, there is evidence nationally of growing numbers of people defaulting on mortgages (Took and Ford, 1987), and the impact of rising divorce rates on such default. In this context, the economic marginality of some households in low-cost housing on Wearside make it likely that trading-up, or even staying put, are going to be socially differentiated, and that some households will be more vulnerable than others to changing trends in labour markets for both men and women, and to stability of household relations. This is quite apart from such factors as changing interest rates and costs of repairs and maintenance.

Not only does the term polarisation address a number of different issues, it has also drawn on different data sets (not necessarily a bad thing, of course) :- individuals' socio-economic groupings in some cases, General Household Survey material in others, census material at enumeration district level in still others. Whilst a variety of indicators may be quite reasonable and appropriate, it is important to be clear as to the unit of analysis. As Dale and Bamford (1989) remark, a different picture can emerge depending on whether individuals or households are the focus of study. In

most of the empirical work reported on here it is the household that has been taken as the key unit, an approach that links the present study quite directly with the issues raised both by Dale and Bamford and earlier by Pahl (1984) concerning the split between work-rich and other households and the place of property ownership in exacerbating that division.

Both Pahl and Dale see home ownership as one of the key characteristics of the work-rich household, giving opportunities for self provisioning and DIY work. Dale also points out the spatial elements in this, as economic restructuring hits areas like Wearside with particular severity. Two or more earners in a household are increasingly associated with ownership at national level (a figure that increased by some 15% according to Dale between 1972 and 1983). The Seaburn Dene data quoted in the previous chapter give a further indication of just how important multiple wage packets have been for 'successful' home ownership.

Spatial and social segregation can operate at a number of levels and scales, within and between regions and localities, within and between tenures, within and between households.

The comparison that follows attempts to extend work on social polarisation in two ways. Firstly by confining the analysis to low-cost housing - both owned and equity

shared - in three differing locales, it excludes the complications of the council sector or the remaining private rented sector. It thus becomes possible to handle a wider range of variables than socio economic status. Secondly, it allows a detailed comparison of three locales (Doxford, Deerness and Hastings Street) and three 'tenures' (outright ownership, mortgage holding and equity sharing) which represent potential polarisations within low cost ownership as well as between areas. The analysis is offered not so much as a critique of previous work but rather as an exploration of the feasibility of extending these concerns within a more closely delimited framework.

6.2 Empirical comparison

To explore the complexity of time and space is difficult, even with such restriction, and survey data is notably rigid in this respect. In the following two chapters, I attempt to indicate the relative significance of locale and tenure in the changing patterns of working-class housing on Wearside in the eighties by looking in a comparative way at the survey material introduced in the previous chapter. The two variables are explored in some detail, using cross tabulation procedures.

It is important to note at the outset that this does not imply any commitment to the 'independence' or logical primacy of either variable, or to any notion of a causal chain. Indeed, implicit in the thesis thus far is the recognition of a web of causality and interconnectedness of social experience and consciousness. Nonetheless, a good deal of housing research has concentrated on locale and tenure as key differentiating, albeit connected, experiences. It therefore makes analytic sense to look at each in turn and to compare the three survey locales on each dimension, having regard to potential similarities and differences between these buyers and the council house buyers on the northern estates.

In this chapter I concentrate on the differences between locales on a number of variables. This is followed by a comparison of the same variables by tenure differences in the following chapter. This empirical work was not conceived of as a 'hypothesis testing' study. It is exploratory and indicative only, and any 'results' should be seen as suggestive rather than definitive.

Two statistical measures are used in the analysis: Chi Square and Cramer's V. The Chi Square measures the fact of an association between variables at different confidence levels, and the smaller the figure for the level of confidence, the more likely it is that there is a real relationship between the variables.

The Cramer's V statistic measures the strength of this relationship, between zero (no relationship) and one (identity).

(i) Socio-economic status

Because much of the literature on social segregation (e.g. Hamnett, 1984; 1987) has centred on socio-economic divisions, explored by means of the socio-economic group of the 'head of household', it is logical to begin the comparison of the three locales with this variable. On this model, it is taken as axiomatic that the social status of the household in general is given by the Registrar General's classification of the 'chief' wage earner. Adopting the rules by which the head of household is so designated, (i.e. giving male occupations precedence), on the face of it there would appear to be few significant distinctions between the locales on a simple manual/non-manual divide (see table 1, Appendix III). There are certainly no statistically significant differences as measured by the Chi square test.

However, there is an indication that heads of household in Hastings Street are more likely to be employed in the manual sector - reflecting more the labour market opportunities available to an older age group than a

higher social status does. As well as being more likely to do manual jobs, over twenty per cent of all Hastings Street heads of household are already out of the labour market, compared with fifteen per cent in Deerness and only four per cent in Doxford.

These patterns of labour market experience are explored further in Table 6.1 below, where it becomes apparent that the distinctiveness rests mainly, though not entirely, on the concentration of retired heads of household in Hastings Street.

Table 6.1: Locale by labour market participation of head of household.

EMPLOYMENT OF HEAD OF HOUSEHOLD	COUNT / ROW PCT / COL PCT	AREA: DEERNESS 1	DOXFORD 2	HASTINGS 3	ROW TOTAL
FULL-TIME		23 32.6 85.2	25 35.2 96.2	23 32.6 62.2	71 78.9
PART-TIME		-	-	1 100.0 2.7	1 1.1
RETIRED		1 10.0 3.7	-	9 90.0 24.3	10 11.1
SICK		-	1 33.3 3.8	2 66.7 5.4	3 3.3
UNEMPLOYED		1 33.3 3.7	-	2 66.7 5.4	3 3.3
HOUSEWIFE		2 100.0 7.4	-	-	2 2.2
COLUMN TOTAL		27 30.0	26 28.9	37 41.1	90 100.0

CHI SQUARE 21.31688   CRAMER'S V 0.34613

D.F. 10   NUMBER OF MISSING OBSERVATIONS = 0

SIGNIFICANCE 0.0190

In Table 6.1, there is a clear indication of significance at the .02 confidence level for the Chi square measure, a statistically significant difference of experience. Almost a quarter of the heads of households in Hastings Street are retired, compared with very few elsewhere. Conversely, just over 60% of household heads are in full time employment, compared with 85% and 96% in Deerness and Doxford respectively. The council house buyers were similarly unlikely to be out of the labour market.

Retirement, then, at least of household heads, seems to be concentrated in Hendon in a way that other labour market variables are not. However, an indication of a different dynamic is given by the concentration of female heads of household who were out of the labour market in the much newer Deerness Park.

The heads of household in most instances will by definition be male. Feminist criticism of the use of such aggregated measures of household status has been vociferous (Oakley, 1982; Dale 1987; Abbott & Sapsford, 1987). Faced with this, the easiest solution may be to disaggregate the household into male and female experience and examine them separately. Taking adult male experience first, there would appear to be little that is remarkable about the pattern of labour market

participation, other than the concentration of retired men already noticed in Hastings Street (see Table 2, Appendix III).

The overall statistical measures in are not highly significant, and the distribution of other labour market variables such as sickness, or unemployment, shows few dramatic differences.

On the manual/nonmanual distinction for men, however, reported in Table 6.2 below, Hastings Street does appear to house proportionately fewer males employed in the non-manual jobs.

Table 6.2: Locale by male SEG

AREA (COUNT / ROW PCT / COL PCT)	NON-MANUAL	MANUAL	N/A	ROW TOTAL
DEERNESS	8 34.8 44.4	13 56.5 26.5	2 8.7 28.6	23 31.1
DOXFORD	9 34.6 50.0	16 61.5 32.7	1 3.8 14.3	26 35.1
HASTINGS	1 4.0 5.6	20 80.0 40.8	4 16.0 57.1	25 33.8
COLUMN TOTAL	18 24.3	49 66.2	7 9.5	74 100.0

CHI SQUARE 9.55225 SIGNIFICANCE 0.0487

D.F. 4 CRAMER'S V 0.25405

[In the above table, the six-fold Registrar General's classification has been collapsed into a simple manual/ non manual distinction]

We should, however, note the inappropriateness of the Registrar General's classification of manual and non-manual workers in a period when the non-manual service sector can be amongst the most exploited of work situations. It is particularly inappropriate when attempting to grapple with the dynamics of a changing class structure in an area where core workers (of either gender), doing jobs ranging from professional work to secure manual work, are sharply differentiated from more peripheral workers and those who are living in benefit dependent households.

As suggested above, this concentration of non-manual employment for men in the newer areas may well reflect the experience of younger housing cohorts. Younger people in Deerness and Doxford are less likely to be employed in the skilled manual work that was available to the older residents of Hastings Street in the 50s and 60s. It may well be that local housing cohort factors are responsible for such socio-economic polarisations as do occur. As the Wearside economy is structured away from its traditional base, the younger people in areas like Hastings Street will be finding employment in different sectors from those of the older generation.

Snapshot pictures of men's current labour market position are of course a poor guide to a lifetime's experience, particularly in a period of rapid change and

restructuring. For women, though, the problems are further compounded by the variety and complexity of their lifetime experience (Martin and Roberts 1984). Dex (1985), Beechey (1986), and many others have pointed out how precarious it is to infer anything from women's labour market situation at any one point in time. The situation may be particularly fluid for women in areas such as Wearside (Stubbs and Wheelock, 1989). For the sake of symmetry and completeness, however, the equivalent tables are included in appendix three.

Not surprisingly, figures for full-time houseworkers and for part-time employment are higher for women than men in all three areas. Pace Wheelock (1990), there are few 'husbands at home' in any of these areas. When employed women are analysed, it is clear that somewhat higher proportions of women are employed full time in Doxford than in either of the other two areas (24% compared with 15 or 16%); more women in Hastings Street described themselves as retired, as did their menfolk; but the really striking figure is the 60% of the Deerness women who were full time houseworkers, more than twice the figure for the other two areas. Again, the comparative youthfulness of the Deerness local housing cohort is the crucial factor. The council house buyers, it will be remembered, were middle aged, and most of the women worked - with part-time jobs being the most likely.

The comparison of women's socio-economic status also throws up an interesting difference between male and female experience, with women's employment in Deerness and Doxford being very evenly spread between manual and non-manual work. Women in the Hastings Street locale, in contrast to the men, seem more likely to be in non-manual work (see table 3b in Appendix III).

It would be wrong to make too much of these differences, but disaggregation of male and female experience can point to differences that remain hidden in composite measures. Further, the concentration of houseworkers in Deerness indicates both the youthfulness and (when read in conjunction with the much lower numbers of women in employment) possible economic vulnerability of the locale because of life-cycle and age factors - a point taken up below.

Disaggregation is one solution to the sexism inherent in the usual operation of the concept of a head of household, but it brings other difficulties. It ignores the fact that people occupy their houses in many instances in households containing more than a single adult, and unless the house is occupied on a single person basis, decisions about paid and unpaid work, caring and nurturing, are usually taken on a household and/or family basis. As Pahl (1988) has pointed out in his discussion of the distributional consequences of

'informal' work for the stratification system, it is households rather than individuals that experience the vagaries of the changing class system, of which housing itself is an important component.

As Dale and Bamford (1989) remark, a quite different picture can emerge, depending on whether individuals or households are analysed. They also point to the spatial inequalities in this, as different rates of home ownership give different opportunities for the self provisioning and DIY work that are said to be a feature of work-rich households.

Household analysis is clearly important, then, but the lifestyle of all household members cannot be read off from the attributes or experience of any one of them. Patterns of participation, consumption and lifestyle are structured by the total work situation of all members. To accept this is not to fall into the trap that Barrett (1980) identified of assuming that all households are family households, but it does alert us to the need to distinguish between what Pahl calls 'work rich' households and others.

These points cannot be pursued in great detail here with the data available, but it is possible to derive two measures of current household employment situation, and hence to note some differences between the three

locales. One concerns the number of full-time and part-time wage earners in the household: the other combines these into an overall measure of household position. Immediately, this produces a much sharper differentiation of households by locale than was apparent from the individual data for men or women.

Table 6.3: Locale by number of full-time employees per household.

NO. OF FULL-TIME EMPLOYEES COUNT ROW PCT COL PCT	0	1	2	3+	ROW TOTAL
AREA					
DEERNESS	3	16	8		27
	11.1	59.3	29.6		30.0
	18.8	31.4	40.0		
DOXFORD	1	15	7	3	26
	3.8	57.7	26.9	11.5	28.9
	6.3	29.4	35.0	100.0	
HASTINGS	12	20	5		37
	32.4	54.1	13.5		41.1
	75.0	39.2	25.0		
COLUMN TOTAL	16	51	20	3	90
	17.8	56.7	22.2	3.3	100.0

CHI SQUARE 17.63725 CRAMER'S V 0.31303

D.F. 6 NUMBER OF MISSING OBSERVATIONS = 0

SIGNIFICANCE 0.0072

Looking first at the number of full-time employees per household, it is clear that the suburban Doxford locale has more multiple-waged households and fewer households with no full-time wage earner than do either of the other two locales. This of course is not the whole story. Apart from the three or more earners category, Deerness and Doxford (the more recently built locales) are more like each other than either is like Hastings Street, which has almost a third of households on no income from employment. Deerness is also striking, however, in that there were no part-time workers in the sample.

Table 6.4: Locale by number of part time employees per household

NO. OF PART-TIME EMPLOYEES

	COUNT / ROW PCT / COL PCT	0	1	ROW TOTAL
AREA	DEERNESS	27 100.0 40.3		27 30.0
	DOXFORD	15 57.7 22.4	11 42.3 47.8	26 28.9
	HASTINGS	25 67.6 37.3	12 32.4 52.2	37 41.1
	COLUMN TOTAL	67 74.4	23 25.6	90 100.0

CHI SQUARE 14.02367 CRAMER'S V 0.139474

D.F. 2 NUMBER OF MISSING OBSERVATIONS = 0

SIGNIFICANCE 0.0009

The presence of part-time workers in a household is one of the criteria that Pahl uses to designate his new labour aristocracy, (though this usage is somewhat problematic). It is also thought to be one of the key factors in secure home ownership. The critical lack of such workers in Deerness may reflect a marginality of the ownership in that locale that may well be connected to the relative youthfulness of its population. It could also reflect a lack of employment opportunity or lack of child-care provision locally as the older extended family vacates the area.

The most critical economic factor of course is the combination of employments of the whole household, a measure in which age factors structure and mediate class relations to some extent at least. As spelled out in Table 6.5, it is in Hastings Street that the fewest incomes are to be found. In that area, fully one third of the households have no income from employment. However, we have already noted the extent of retirement in the area, and it would be wrong to conclude that outer Hastings Street was in any sense a 'poor' locale, though it is interesting to speculate on the possible lack of disposable income (and labour power, as the population ages) that is available for upkeep of houses.

The similarity of the two newer areas is also highlighted in Table 6.5, with roughly a quarter of all households having at least two incomes. The importance of women's earnings for owner occupation in these households can not really be disputed. The potential difficulties facing the 70% of households in Deerness with only one wage packet coming in is noteworthy. Both contrast with the more settled pattern that was characteristic of the council house buyers in chapter four.

Table 6.5: Locale by household employment situation

NO. & KIND OF WAGE-EARNERS COUNT ROW PCT COL PCT	3+FT WAGES	2FT WAGES	1FT+ 1PT WAGE	1FT ONLY	ROW TOTAL
AREA					
DEERNESS		6 25.0 62.9		18 75.0 62.9	24 32.9
DOXFORD	1 6.0 100.0	6 24.0 62.9	10 60.0 62.5	8 32.0 19.0	25 34.2
HASTINGS		2 8.3 16.3	6 25.0 37.5	16 66.7 38.1	24 32.9
COLUMN TOTAL	1 1.4	14 19.2	16 21.9	42 57.5	73 100.0

CHI SQUARE 17.66628 CRAMER'S V 0.34785

D.F. 6 NUMBER OF MISSING OBSERVATIONS = 17

SIGNIFICANCE 0.0071

What seems clear from this brief survey is the operation of different age and generational factors in different locales, as housing cohorts face different economic circumstances, rather than a simple social polarisation. The liklihood is that the locales will also differ on the associated family and household factors, and it is to these that I now turn.

(iii): Family and household structure.

As indicated above, the employment situation of the Deerness new-build scheme suggests a markedly lower age profile than Hastings Street. The following table indicates how similar it is in this respect to Doxford, the suburban equity share scheme.

Table 6.6: Locale by age of 'head of household'.

COUNT ROW PCT COL PCT	17-24	25-39	40-54	55-64	65 or OVER	ROW TOTAL
AREA: DEERNESS	8 29.6 66.7	16 59.3 30.2	1 3.7 9.1	1 3.7 11.1	1 3.7 20.0	27 30.0
DOXFORD	2 7.7 16.7	19 73.1 35.8	3 11.5 27.3	2 7.7 22.2		26 28.9
HASTINGS	2 5.4 16.7	18 48.6 34.0	7 18.9 63.6	6 16.2 66.7	4 10.8 80.0	37 41.1
COLUMN TOTAL	12 13.3	53 58.9	11 12.2	9 10.0	5 5.6	90 100.0

CHI SQUARE 18.35026 CRAMER'S V 0.31929

D.F. 8 NUMBER OF MISSING OBSERVATIONS = 0

SIGNIFICANCE 0.00187

In Deerness, for instance, 89% of the households are below forty years old; the figures for Doxford (80%) are not dissimilar; but those for Hendon indicate only 54% as being under forty. Almost four times as many households in Hastings Street are over fifty five. Any discussion of family structure must bear this overwhelmingly different pattern in mind, as the ageing profile of outer Hendon will of course mean that there are fewer dependent children in households, and fewer households in the early, expensive stage of family formation. Not surprisingly the differences on these two factors are marked, and the Cramer's V measure in particular in Table 6.7 below indicates a very strong positive association between locale and household structure.

Table 6.7: Locale by households with dependent children.

HOUSEHOLD TYPE

COUNT / ROW PCT / COL PCT		2 PARENTS CHILD L5	2 PARENTS CHILD L16	SINGLE PARENTS	CHILDLESS	POST CHILD	OTHER	ROW TOTAL
AREA:	DEERNESS	13	1	2	5		6	27
		48.1	3.7	7.4	18.5		22.2	30.0
		52.0	5.6	40.0	41.7		23.1	
	DOXFORD	10	9		2	2	3	26
		38.5	34.6		7.7	7.7	11.5	28.9
		40.0	50.0		16.7	50.0	11.5	
	HASTINGS	2	8	3	5	2	17	37
		5.4	21.6	8.1	13.5	5.4	45.9	41.1
		8.0	44.4	60.0	41.7	50.0	65.4	
COLUMN TOTAL		25	18	5	12	4	26	90
		27.8	20.0	5.6	13.3	4.4	28.9	100.0

CHI SQUARE 30.13533 CRAMER'S V 0.40917

D.F. 10 NUMBER OF MISSING OBSERVATIONS = 0

SIGNIFICANCE 0.0008

The concentration of families with young children in both Deerness and Doxford is apparent from table 6.7, with, as expected, the recently built Deerness showing a particularly youthful profile. The above table, though, as well as illustrating the concentration of children into the newer areas, also indicates that both of the Hendon locations - Deerness and Hastings Street - are more likely to house single parents and childless households, compared with the more heavily council-influenced outer suburban area. This is very much in line with the analysis of the familism of the council sector presented in chapter four. The involvement of the council in nominating for the equity share schemes from among its more 'conventional' households would explain this to some extent. In any event, it would again suggest that the segregation of household types on generational lines is an important feature that may cross cut any simple notion of polarisation. Finally, the 'other' category referred to in Table 6.7 above is made up of a significant concentration of single people in the Hastings Street as well as households with non dependent adult children still living at home. Table 4 in Appendix III indicates these differences. The concentration of single households in outer Hendon is strikingly illustrated, despite the table's overall lack of statistical significance. It also contrasts with the nuclear family stability of the council house buyers.

It is also implicit in the concentration of single generation households illustrated in Table 6.8 below. These are by no means all pensioners: indeed, data not shown in tabular form confirms that only 20% of single person householders in Hendon were pensioners, and only 5% of single generation households were pensioner couples.

Table 6.8: Locale by number of generations in household.

AREA (COUNT / ROW PCT / COL PCT)	NUMBER OF GENERATIONS IN HOUSEHOLD: 1	2 OR MORE	ROW TOTAL
DEERNESS	9	18	27
	33.3	66.7	30.0
	29.0	30.5	
DOXFORD	3	23	26
	11.5	88.5	28.9
	9.7	39.0	
HASTINGS	19	18	37
	51.4	48.6	41.1
	61.3	30.5	
COLUMN TOTAL	31	59	90
	34.4	65.6	100.0

CHI SQUARE 10.74007 CRAMER'S V 0.34545

D.F. 2

SIGNIFICANCE 0.0047 NUMBER OF MISSING OBSERVATIONS = 0

It seems likely, then, that Hastings Street is housing a significant number of non-married households, and in Table 6.9, it does indeed emerge as the non-familial locale. Whilst the whole of the Doxford sample consists

of people who are currently married, the figures for Deerness are 70%, and for Hastings Street 60%. The 30% who are single, widowed or divorced in Hastings Street is almost twice as high as the comparable Deerness figure, in part because of the age profile. On this variable, then, unlike the socio-economic ones in which it was at the opposite end of the spectrum to Hastings Street, Deerness seems to lie at the midpoint of the continuum. This is not simply because of the age factor: figures for widowhood alone are comparable to those for the two other locales. A fuller version of Table 6.9 also makes it clear that the figures for divorce and separation are almost twice as high in Hendon as they are in Doxford.

Table 6.9: Locale by marital status

MARITAL STATUS

AREA	COUNT / ROW PCT / COL PCT	MARRIED	SINGLE	WIDOWED SEP. DIV	ROW TOTAL
AREA	DEERNESS	19	3	5	27
		70.4	11.1	18.5	30.0
		28.4	42.9	31.3	
	DOXFORD	26			26
		100.0			28.9
		38.8			
	HASTINGS	22	4	11	37
		59.5	10.8	29.7	41.1
		32.8	57.1	68.8	
	COLUMN	67	7	16	90
	TOTAL	74.4	7.8	17.8	100.0

CHI SQUARE 13.90634 CRAMER'S V 0.27795

D.F. 4 NUMBER OF MISSING OBSERVATIONS = 0

SIGNIFICANCE 0.0076

Summing up, it would seem useful to make two additional points. One is the obvious one about the dynamism and fluidity of any locale. The older terrace area is split between an ageing pensioner population and a more recently arrived, less 'nuclear' household set of residents for a combination of historical and social factors that have not had time to work through in the other locales. But Hastings Street in ten or twenty years time will probably look very different.

The other is to offer the observation that the areas seem to form contrasting experiences of working class lifestyles, with the more recently built Deerness Park in some ways being closer to the Hastings Street area in the diversity of households forms, despite its age profile, and the outer suburban area being closer to the suburban council estates discussed in chapter four. Rather than seeing the locales as presenting a polarised social segregation, it might be more helpful to think of them in terms of a series of fluctuating and potentially crosscutting continua of experience, which might in turn generate their own contradictions. This point is developed further in the concluding chapter.

(iii) Housing histories and careers

The historical and generational contingency of household decision-making about accommodation has been noted

throughout this thesis. The housing cohort factor is particularly noteworthy when exploring differences in housing histories and careers between the three locales. Immediately prior to the occupation of their present house, for instance, the older population of Hastings Street were much more likely to have come from the private rented sector, or from living with parents, than were the residents of the other two areas. Thus 43% of Hastings Street residents came to the area from private rented accommodation, compared with 29% of Deerness residents and only 5% of Doxford households. Given the youth of the Deerness households, the figure for entry from the private rented sector is particularly notable, and may indicate a more marginal background. 39% of Hastings Street residents had lived with parents prior to moving into their current house, compared with approximately 30% in the two other locales. Doxford had a more pronounced pattern of council tenancy than the other areas, in line both with their age profile and the operation of that equity share scheme. Some 65% had previously lived in council accommodation, compared with 42% in Deerness and only 18% in Hendon. Again, the cohort dynamic may well explain this in that little council housing - as opposed to flats - would have been available to the younger cohorts before they had children. The contrast with those who came into the suburban council estates from the waiting lists of the fifties, and then bought, is instructive.

Table 6.10: Housing situation prior to current house

PREVIOUS TENURE COUNT ROW PCT COL PCT		PRIVATELY RENTED	COUNCIL HOUSE	COUNCIL FLAT	WITH PARENTS	ROW TOTAL
AREA	DEERNESS	7	6	4	7	24
		29.2	25.0	16.7	29.2	33.3
		35.0	30.0	50.0	29.2	
	DOXFORD	1	11	2	6	20
		5.0	55.0	10.0	30.0	27.8
		5.0	55.0	25.0	25.0	
	HASTINGS	12	3	2	11	28
		42.9	10.7	7.1	39.3	38.9
		60.0	15.0	25.0	45.8	
	COLUMN TOTAL	20	20	8	24	72
		27.8	27.8	11.1	33.3	100.0

CHI SQUARE 15.95662 CRAMER'S V 0.33288

D.F. 6 NUMBER OF MISSING OBSERVATIONS 18

SIGNIFICANCE 0.0140

There has been little outright inheritance of current housing and it has all occurred in Hastings Street, maintaining to some extent the patterns of working-class housing commented on in an earlier chapter. For those who had arranged a mortgage on their property, historically contingent processes again operate, in that most of the local authority mortgages were directed to

the suburban area, with Deerness Park and Hastings Street residents relying on traditional building society loans.

Table 6.11: Locale by source of mortgage.

SOURCE

	COUNT / ROW PCT / COL PCT	LOCAL AUTHORITY	BUILDING SOCIETY	BANK	INSURANCE	ROW TOTAL
AREA	DEERNESS	1	20	6		27
		3.7	74.1	22.2		32.5
		6.7	32.8	100.0		
	DOXFORD	11	12		1	24
		45.8	50.0		4.2	28.9
		73.3	19.7		100.0	
	HASTINGS	3	29			32
		9.4	90.6			38.6
		20.0	47.5			
	COLUMN TOTAL	15	61	6	1	83
		18.1	73.5	7.2	1.2	100.0

CHI SQUARE 32.64271 CRAMER'S V 0.44346

D.F. 6

SIGNIFICANCE 0.0000 NUMBER OF MISSING OBSERVATIONS = 7

The local authority had been active in financing mortgages in Doxford where it has handled up to a half of all mortgages including of course some of the equity shares. There area few discernible differences in the kind of mortgage obtained, but the potential role of

Hastings Street as a location for non-nuclear households is underlined by the fact that roughly one in six mortgages there was granted to a single female applicant. The inner Hendon area, Deerness, interestingly had a much higher rate of mortgages calculated on two full-time incomes, which could be another indication of the potential precariousness of the most recent low cost ownership initiatives, as and when these wage earners leave the labour market. The differences overall on this factor, despite these trends, were not statistically significant, however.

Nor, perhaps surprisingly, were the differences in the proportion for whom the present house was their first experience of owner occupation. In all areas, over three quarters of the residents were first time buyers (see table 5 in appendix III).

There were, though, real differences in the proportion of the household budget accounted for by housing costs including rates in the three areas. Clearly it is almost impossible to separate these from age factors and family factors, but some indication of the present situation is given by the finding that well over a third of the households in Deerness reported housing costs of over a half of the household budget, compared with only two households in Hastings Street, again

underlining Deerness's potential marginality. It is unfortunate that I do not have comparable figures for the council house buyers.

Table 6.12: Locale by housing costs as a proportion of household income.

Count Row% Col%	0 - 25%	26% - 50%	over 50%	Total
Deerness	8.0 29.6 14.8	9.0 33.3 50.0	10.0 37.0 50.0	27 29.3 -
Doxford	15.0 54.1 29.6	3.0 13.8 22.2	8.0 32.1 40.0	26.0 30.4 -
Hastings	30.0 81.1 55.6	5.0 13.5 27.8	2.0 5.4 10.0	37.0 40.2 -
Total	53 58.7	17 19.6	20 21.7	90 100.0%

Chi Square 18.81 Cramer's V 0.45
Degrees of Freedom 4 Missing observations 0
Significance 0.01

Given this, it is not at all surprising that the households in the newer areas were more likely to claim that the fact of ownership had had a greater impact on their spending patterns than were those in Hastings Street - though, interestingly, there were not significant differences in the proportions claiming that their housing situation had had an impact on decisions about children, or family life in general.

Table 6.13: Locale by reported impact on spending patterns.

	COUNT ROW PCT COL PCT	IMPACT	NONE		ROW TOTAL
AREA	DEERNESS	18 75.0 39.1	5 20.8 12.8	1 4.2 100.0	24 27.9
	DOXFORD	17 65.4 37.0	9 34.6 23.1		26 30.2
	HASTINGS	11 30.6 23.9	25 69.4 64.1		36 41.9
	COLUMN TOTAL	46 53.5	39 45.3	1 1.2	86 100.0

CHI SQUARE 17.33752 CRAMER'S V 0.31749

D.F. 4 NUMBER OF MISSING OBSERVATIONS = 4

SIGNIFICANCE 0.0017

It is striking that in Hastings Street, with fewer labour market participants and with more single households, housing costs are lowest and few households report budgeting stress. In the two newer locales, on this subjective measure of stress, Deerness again seems to be more problematic than does Doxford. Deerness is, of course, the most recently built locale, and houses the youngest population. Marginality and the housing stress associated with it is perhaps likely to be a feature of the locale at this stage of its history. However, if a household survives the early period of economic insecurity, then 'successful' owner occupation

may result, with increased earning power and lower relative housing costs. The question of marginality - of households as well as locales - is one to which I return in the conclusion.

The state's role in alleviating housing stress through housing subsidy seems minimal in the three locales. As commented upon in the previous chapter, the ownership (or maybe more accurately capital accumulation) subsidy represented by mortgage tax relief would appear to be roughly similar, and was at a very low level, for each area. Other avenues of subsidy are equally low. Less than one in five households in Hastings Street have had grants, for instance, despite being eligible. There have been none in the other two recently built areas of course as improvement grants are not available for post war housing (for details, see table 6 in Appendix III).

The only other source of state subsidy to figure in the three areas comes via rate rebates. Given the age structure of the population, it is not at all surprising that these are again concentrated in the outer Hendon area, and that the amounts involved are negligible (see table 7 in Appendix III).

In summary, then, we can say at this point that age and housing cohort factors temper the class and gender

relations of housing and that locale does seem to differentiate households more along age, household structure and cohort lines than on dimensions of socio-economic status.

However, these differences are not indicative of a sharp polarisation. Despite these differentiations, it is equally clear that these are very much the experiences of a restricted fraction of the (mainly) employed or retired working classes. This point is made forcibly by taking a slightly longer look at their social location and experience.

(iv) Social origins and location.

The housing experiences of the respondents, and where appropriate their spouse, at the age of ten illustrate the generational points quite clearly. The women in the household in Hastings Street, for instance, were evenly split as children between owner-occupied housing (the younger element) or in the case of older residents, the private rented sector. Those who were buying into the newer areas on the other hand were much less likely to have been brought up in the declining rented sector of the sixties and seventies, a sector that has itself been marginalised. There are few differences between the areas in terms of the geographical origin of

respondents, with roughly two thirds of both men and women in all areas being from the Sunderland area.

Nor do there appear to be statistically significant social differences between the backgrounds of people in the three areas, once generational factors are taken into account. Looking at the employment situation of parents when both men and women were ten years old, the pattern of women's employment is overwhelmingly in part-time unskilled work. There is a slight tendency for the respondents in Doxford to come from families in which the fathers did skilled manual jobs, but again the differences are small, and not statistically significant.

If the educational attainment of the respondents is taken as another indicator of social situation, again the similarities are more striking than the differences. Only six of the men in the total sample had stayed on at school after the statutory leaving age, and there were no discernible differences in educational attainment measured by qualifications. Even in these relatively 'successful' working class households, only a very few had any formal qualifications. The only striking difference is in the rate of apprenticeships served (now of course a thing of the past) - concentrated in the older Hastings Street area.

6.4 Conclusion

To summarise the differences amongst the locales, it seems reasonable to suggest that the socio-economic similarities are more striking than the differences, but that within this, Hastings Street with its split population of younger, slightly better qualified people and retired skilled artisans has more affinity in socio-economic terms with Doxford Park than it has with the new-build Deerness Park area. This inner Hendon area is socially more precarious in some ways then than are the other two areas. On the other hand, both of the Hendon districts are more similar in terms of family structure than either is with the suburban estate.

It would be useful to explore age, household type and housing cohort factors more closely in any future work on marginal ownership as they appear to be more significant statistically than social class factors in understanding the issue of polarisation within low income locales. Indeed, the generational significance of housing experience is a phenomenon that has become more and more apparent as this study has progressed. The structural conditions that obtain in the labour market for both men and women, and those that structure the supply of affordable housing, when a household first enters a tenure would seem to be crucial factors in

understanding their housing experiences. This cohort effect is an issue to which I shall return in the concluding chapter.

The comparison so far has centred on differences between locales. In the next chapter, tenure differences are considered in a similar way, before an attempt is made to assess the relative significance of the two variables in the analysis of social polarisation.

CHAPTER SEVEN: TENURE, LOCALE AND SOCIAL DIFFERENCE

In this chapter, we move from the issue of socio-spatial differentiation to a consideration of the differentiation of experience between three different kinds of occupation and use of domestic property. In some ways, the term 'tenurial differentiation' is a misnomer in this context, in that the comparison excludes any kind of rental. Whilst three quite distinct tenure types are being compared, (i.e. outright owners, mortgage holders, and equity sharers), all are dynamically connected in that mortgage holders and equity sharers may in time all become owners, whilst of course tenants as tenants never will. Nonetheless, it is still useful to compare these different types of 'owners' at one point in time, and for ease of nomenclature, I refer to these as tenure differences in the discussion that follows.

This dynamism in the transformation of tenures means that the three locales discussed in the previous chapter do not break down neatly into tenure types. However, there is nonetheless a significant differentiation of tenure experience in the three locales, as Table 7.1 indicates. The concentration of outright owners in Hastings Street is a feature that needs to be born in mind in the discussion that follows.

Table 7.1: Locale by tenure patterns.

Area Count Row % Col %	Tenure Outright owner	Mortgage holder	Equity sharer	Row Total
Deerness	1 3.7 7.1	16 59.3 27.1	10 37.0 58.8	27 30.0 -
Doxford	- - -	19 73.1 32.2	7 26.9 41.2	26 28.9 -
Hastings	13 35.1 92.9	24 64.9 40.7	- - -	37 41.1 -
Column Total	14 15.6	59 65.9	17 18.9	90 100.0

Chi Square 28.58 Degrees of Freedom 2
Sig. 0.00 Cramer's V 0.40
Missing observations 0

In the following section, some of the variables that were tabulated against locale in the previous chapter are cross tabulated against tenure. The sample is much too small to permit multiple cross tabulation but in section 7.5, the same variables are listed by both locale and tenure and an attempt is made to compare locale with tenure for differing patterns of statistical significance as evidenced (a) by the level of confidence at which a Chi Square test is significant, and (b) by the Cramer's V test which offers a measure of the strength of association. This allows some assessment to be made of the relative significance of locale and

tenure as polarising features, and again suggests the importance of cohort factors in housing.

It is important to recall that the same caveats that were sounded in the previous chapter also apply here. The statistical comparison is suggestive and exploratory only, and provides merely an indication of interesting features for discussion. The numbers involved are small, and by no means representative of Wearside owners or equity sharers as a whole. However, they do represent a high proportion of owners and equity sharers in the three locales studied (30% in each case), which suggests that the comparison may indicate real differences of experience rather than chance findings due to sampling distortions.

The main features that emerge from this comparison are that labour market differences are more significant differentiators of tenure experience than of locale; that there are few socio-economic differences between the tenure groups; that age and life-cycle features (i.e. cohort factors) are important differentiators and are therefore likely to impact on employment and housing history polarisations; and that differences of household characteristics again suggest that there may be a gender-based differentiator of tenure as of locale.

7.1: Socio-economic variables

As in the previous chapter, the analysis begins by looking at the conventional measure of a household's economic situation, the employment of the head of the household. It may be remembered that there was no statistically significant difference when this variable was cross tabulated against locale, but it is highly significant when compared with tenure, as Table 7.2 below shows. Inspection of the table indicates that all of the retired heads of household are outright owners, which is not surprising. More interesting is the finding that both of the housewife heads of households are mortgage holders in their own right, a further indication that women can have access to some forms of owner occupation, even when out of the labour market - through widowhood, DSS payments or divorce settlements. There is a suggestion of a very slightly greater tendency for equity sharers to be sick or unemployed compared with mortgage holders (11.8% as opposed to 5.1%), an indication that equity sharing may possibly be a slightly more marginal tenure than mortgage holding.

Table 7.2: Tenure by employment of head of household

EMPLOYMENT OF HEAD OF HOUSEHOLD

COUNT / ROW PCT / COL PCT	TENURE: OUTRIGHT OWNER 1	MORTGAGE HOLDER 2	EQUITY SHARER 3	TOTAL
FULL-TIME	3 4.2 21.4	53 74.6 89.8	15 21.1 88.2	71 78.9 -
PART-TIME	- - -	1.0 100.0 1.7	- - -	1 1.1 -
RETIRED	10 100.0 71.4	- - -	- - -	10 11.1 -
SICK	1 33.3 7.1	1 33.3 1.7	1 33.3 5.9	3 3.3 -
UNEMPLOYED	- - -	2 66.7 3.4	1 33.3 5.9	3 3.3 -
HOUSEWIFE	- - -	2 100.0 3.4	- - -	2 2.2 -
COLUMN TOTAL	14 15.6	59 65.6	17 18.9	90 100.0

CHI SQUARE 65.01956 CRAMER'S V 0.60102

D.F. 10 NUMBER OF MISSING OBSERVATIONS = 0

SIGNIFICANCE 0.0000

This marginality not borne out statistically, however, when the socio-economic status of the heads of household is compared. This comparison was significant for locale, but as Table 8 in Appendix III shows, is not statistically significant for tenure. The table does indicate however that equity sharers were very slightly less likely to be in non-manual employment than were mortgage holders (23.57% as opposed to 32.2%). Although the differences in either case are not large, they are consistent. Nonetheless, it would be hard to claim on this evidence that equity sharers were much different from low cost mortgage holders at least in socio-economic terms. In both cases the differences between them and the council house buyers or the outright owners seem more a function again of housing cohort differences than of a distinctive stratum of the working class.

The major economic difference is the high proportion of outright owners who are out of the labour market (35.7%, a figure that is three times that of the other tenures). the outright owners, 28.6% as compared with 57.6% and 64.7%. The older outright owners had had clerical jobs in most cases, and had first come into the tenure in the fifties and early sixties. In one case, the widow was living on an occupational pension, again suggesting a slightly higher social status. But it might equally be the case that the manual workers had retired earlier, or that the status of the women heads of household is

slightly higher. Again, aggregated figures can hide differences.

As in the previous chapter, the employment experience of men and women are now examined separately, before attempting to construct a measure of household economic position. Again, though the pattern of male employment was not statistically different in the three locales, some differences by tenure are apparent.

Table 7.3: Tenure by male employment

TENURE / MALE EMPLOYMENT (COUNT / ROW PCT / COL PCT)		FULL TIME	RETIRED	SICK	UNEMPLOYED	ROW TOTAL
OUTRIGHT OWNER	Count	3	4	1	-	8
	Row pct	37.5	50.0	12.5	-	10.8
	Col pct	4.5	100.0	50.0	-	-
MORTGAGE OWNER	Count	49	-	-	1	50
	Row pct	98.0	-	-	2.0	67.6
	Col pct	74.2	-	-	50.0	-
EQUITY SHARER	Count	14	-	1	1	16
	Row pct	87.5	-	6.3	6.3	21.6
	Col pct	21.2	-	50.0	50.0	-
COLUMN TOTAL	Count	66	4	2	2	74
	Pct	89.2	5.4	2.7	2.7	100.0

CHI SQUARE 41.8268 CRAMER'S V 0.53161

D.F. 6 NUMBER OF MISSING OBSERVATIONS = 16

SIGNIFICANCE 0.0000

Men in households that are outright owners are fairly evenly split between full-time employment and retirement (though all the retired men in the sample were outright owners). Equity sharers and mortgage holders are overwhelmingly in full-time employment, though again there is a slight indication that equity sharers are more likely to be sick or unemployed (12.6% as compared with only 2% of mortgage holders). The differences for socio-economic class are not statistically significant, a finding similar to that for the tabulation by locale, with roughly two thirds of the men being in non-manual work in both mortgage holding and equity sharing (see table 9, appendix III).

When we turn to women's employment experiences, a similar pattern emerges. As in the male patterns, the differences by tenure in Table 7.4 are highly significant, unlike the corresponding comparison by locale.

Table 7.4: Tenure by female employment

FEMALE EMPLOYMENT

COUNT ROW PCT COL PCT	FULL TIME	PART TIME	RETIRED	SICK	UNEMP.	HOUSE-WORKER	UNKNOWN /NOT APP.	ROW TOTAL
TENURE								
OUTRIGHT OWNER	-	2	7	-	-	2	-	11
	-	18.2	63.6	-	-	18.2	-	15.1
	-	11.8	77.8	-	-	7.7	-	-
MORTGAGE HOLDER	11	13	1	2	2	17	1	47
	23.4	27.7	2.1	4.3	4.3	36.2	2.1	64.4
	84.6	76.5	11.1	66.7	66.7	65.4	50.0	-
EQUITY SHARER	2	2	1	1	1	7	1	15
	13.3	13.3	6.7	6.7	6.7	46.7	6.7	20.5
	15.4	11.8	11.1	33.3	33.3	26.9	50.0	-
COLUMN TOTAL	13	17	9	3	3	26	2	73
	17.8	23.3	12.3	4.1	4.1	35.6	2.7	100.0

CHI SQUARE 35.99914   CRAMER'S V 0.49656

D.F. 12   NUMBER OF MISSING OBSERVATIONS = 17

SIGNIFICANCE 0.0003

This time, the significance comes as a result of the concentration of housewives amongst the equity sharers, (46.7% compared with 36.2% amongst the mortgage holders or 18.2% amongst the outright owners). Further, mortgage holding is more likely to involve women's full-time earnings than is equity sharing (23.4% of households compared with 13.3%), or indeed part-time earnings (27.7% as compared with 13.3%). Arguably, this suggests that a gender dynamic may be at work. Women's employment would seem to be a feature of mortgage holding rather than equity sharing. The

possible explanations for this include the likelihood that equity sharers are at an earlier stage in the family cycle than are mortgage holders (and there is some evidence for this in table 7.7 below). If that is so, then any women who are still in the pre-child phase - there are 17% of mortgage holders and 12% of equity sharers in this position - would in all probability give up employment at least in the short term after the advent of children.

Certainly, the overwhelming pattern for the women in the equity sharing households is to be a full-time housewife if there are pre-school children in the household. Out of the seventeen equity sharers, seven were in such a position. Four were employed part-time; all of these had children of primary school age. The remaining five women were in full-time employment. Two were childless. One was 'on the sick' with a young baby at home. One was a single parent, doing nursing and hence able to resume some sort of career, and the one remaining woman had secondary school age children. The one pensioner couple in Doxford are unique.

The picture for women in mortgage holding households is more mixed. The younger ones were either pre-child, and working full-time (five of the households); or had pre-school children, and were likely to be full-time

housewives. There is little support here for the idea that different household work strategies might be employed by families in different tenures. Many more of the mortgage holders, however, had youngest children of primary or secondary school age (four and eight respectively compared with only one in the equity sharing households). These women were housewives in only three cases; worked part-time in a further three; and full-time in nine instances. These patterns lend some support to the idea that homeownership through mortgag is a feature of work-rich households, and the importance that Dale and Bamford attach to double incomes in successful ownership. The other feature to bear in mind is the greater local authority input into equity sharing - at least in Doxford.

The labour market situation of both the equity sharers and the mortgage holders is structured by their family commitments. The socio-economic differences for women in employment in the different tenures are not significant, either, though there is a slight tendency for equity share women to be in manual work if they are in employment, as table 10 in appendix III makes clear. It should be remembered, though, that this may well be connected to life cycle stage, as women returners do tend to take lower status jobs (Stubbs and Wheelock, 1989).

As we move to a consideration of the composite measures of household economic status, there are perhaps more indications that equity sharing is providing an entry into ownership for a slightly different fraction of the working class. Like the analysis by locale, cross tabulation of tenure differences by number of full time wage earners in a household proves statistically significant.

Table 7.5: Tenure by number of full-time earners

NO. OF FULL-TIME EMPLOYEES

TENURE	COUNT / ROW PCT / COL PCT	0	1	2	3+	ROW TOTAL
OUTRIGHT OWNER	Count	10	2	2	-	14
	Row pct	71.4	14.3	14.3	-	15.6
	Col pct	62.5	3.9	10.0	-	-
MORTGAGE HOLDER	Count	4	38	15	2	59
	Row pct	6.8	64.4	25.4	3.4	65.6
	Col pct	25.0	74.5	75.0	66.7	-
EQUITY SHARER	Count	2	11	3	1	17
	Row pct	11.8	64.7	17.6	5.9	18.9
	Col pct	12.5	21.6	15.0	33.3	-
COLUMN TOTAL		16	51	20	3	90
		17.8	56.7	22.2	3.3	100.0

CHI SQUARE 33.91039   CRAMER'S V 0.43406

D.F. 6   NUMBER OF MISSING OBSERVATIONS = 0

SIGNIFICANCE 0.0000

Most of the difference in table 7.5 is no doubt accounted for by the very high concentration of households with no wage earners into the outright owner category, itself a function of age differences. However there are almost twice as many households with no earners amongst the equity sharers as there are amongst the mortgage holders (11.8% as compared with 6.8%). The numbers involved here are very small, of course, and any attempt to assess the relative marginality of tenures on this data must be suspect. However, the same trend is observable for the number of part-time earners in the household, with the equity sharers also having fewer part-timers than mortgage holders. This is not, however, statistically significant (see table 11, appendix III).

This lack of statistical significance is again repeated when the employment experience of all household members is aggregated. There remains, however, just a suspicion that equity sharing may be being financed by households with slightly different labour market strategies. For example, the proportion of single wage packet households amongst equity sharers is higher at 66.7% than the comparable figure for mortgage holders (52.7%) (see table 12, appendix III). This possibility could well be explored further in future work.

We can say, however, that mortgage-holding is currently being attempted by more couples who are at present pre-child, which may bring later difficulties. Section 7.2 thus gives more detailed information on age and family life-cycle stage, and compares the households more systematically on this basis.

7.2: Family and Household Structure

Age and family life-cycle are not important in themselves alone in structuring experience. It is the social or generational context within which they occur that gives them meaning.

It may be remembered that age did significantle differentiate households in the three locales studied, and was an important feature of the council house buyers. Not surprisingly, it is significant when tenure is considered. Table 7.6 reinforces the markedly youthful profile of the equity sharers. All of them had come into the tenure in the last few years: from 1979 onwards in the case of Doxford, or 1983 onwards in the case of Deerness. It would be interesting to explore the differences between the two schemes more fully on this but the size of sample does not really make this meaningful though households are younger in Deerness than they are in Doxford Park.

Table 7.6: Tenure by age of head of household

AGE RANGE COUNT ROW PCT COL PCT	17-24	25-39	40-54	55-64	65 or OVER	ROW TOTAL
TENURE						
OUTRIGHT OWNER	-	1	2	7	4	14
	-	7.1	14.3	50.0	28.6	15.6
	-	1.9	18.2	77.8	80.0	-
MORTGAGE HOLDER	7	41	9	1	1	59
	11.9	69.5	15.3	1.7	1.7	65.6
	58.3	77.4	81.8	11.1	20.0	-
EQUITY SHARER	5	11	-	1	-	17
	29.4	64.7	-	5.9	-	18.9
	41.7	20.8	-	11.1	-	-
COLUMN TOTAL	12	53	11	9	5	90
	13.3	58.9	12.2	10.0	5.6	100.0

CHI SQUARE 58.05248 CRAMER'S V 0.56790

D.F. 8 NUMBER OF MISSING OBSERVATIONS = 0

SIGNIFICANCE 0.00000

The concentration of people in their fifties and sixties into the outright owners category is to be expected. Indeed, the majority of the outright owners had lived in the area for over twenty years, first moving in in the fifties and early sixties. Roughly half had paid off a full term mortgage by the time of the interview, but almost as many were widows who had inherited the property on the death of a husband. Amongst the younger outright owners, however, were single people, a couple who had used industrial injury compensation to buy a house, and a woman who had used

divorce settlement money. These somewhat younger outright owners had all moved in within the previous ten years.

More interesting is the concentration of very young households in the equity sharing category (29.4% being below twenty four years old, compared with just 11.9% of mortgage holders), although the predominant age group for both categories is the 25-39 range. The young equity sharers had tended to enter the tenure at a later date than the mortgage holders, no doubt reflecting the choices open to them at the time, as housebuilding both public and private slumped in the early eighties. Those in the equity share schemes had also lived in their houses longer than mortgage holders of a comparable age. It could be, then, that the earlier advent of children had put a mortgage beyond their immediate reach, and equity sharing was one way of entering some form of ownership.

As Table 7.7 indicates, many of the households in both tenures are at the family rearing stage, but the equity sharers tend to be more likely to have pre-school children in the household. The mortgage holders are somewhat more likely to still be pre-child.

Table 7.7: Tenure by type of household

HOUSEHOLD TYPE

COUNT / ROW PCT / COL PCT	2 PARENTS CHILD LS	2 PARENTS CHILD L16	SINGLE PARENTS	CHILDLESS	POST CHILD	OTHER	ROW TOTAL
TENURE							
OUTRIGHT OWNER	.	.	.	.	2	12	14
	.	.	.	.	14.3	85.7	15.6
	.	.	.	.	50.0	46.2	.
MORTGAGE HOLDER	15	16	4	10	1	13	59
	25.4	27.1	6.8	16.9	1.7	22.2	65.6
	60.0	88.9	80.0	83.3	25.0	50.0	.
EQUITY SHARER	10	12	1	2	1	1	17
	58.8	11.8	5.9	11.8	5.9	5.9	18.9
	40.0	11.1	20.0	16.7	25.0	3.8	.
COLUMN TOTAL	25	18	5	12	4	26	90
	27.8	20.0	5.6	13.3	4.4	28.9	100.0

CHI SQUARE 42.05013 CRAMER'S V 0.48333

D.F. 10 NUMBER OF MISSING OBSERVATIONS = 0

SIGNIFICANCE 0.0000

In passing, the absence of any dependent children in the outright owning categories is to be expected, but is nonetheless a key feature of mortgage debt. Relative costs of mortgage repayment decline at a time when family commitments allow more women to be wage earners.

Mortgage debt can, however, provide an opportunity for some single parents to acquire housing equity. Further, the figures for alternative households for both mortgage holders and outright owners suggests that

private finance can sustain non-nuclear households who can pay in a way that the state-influenced equity share sector has not done, if it is acting with familistic values. There is further slender evidence of this in the higher figures for the married equity sharers in Table 7.8 below, and when the figures for divorced and separated are distinguished from the widowed, the idea of the family neutrality of mortgage debt is given further credence. None of this should be overstated. All that I am suggesting here is that future work should be sensitive to this issue.

Table 7.8: Tenure by marital status

MARITAL STATUS COUNT ROW PCT COL PCT	MARRIED	SINGLE	WIDOWED /SEP/DIV.	ROW TOTAL
TENURE				
OUTRIGHT OWNER	5 35.7 7.5	2 14.3 28.6	7 50.0 43.8	14 15.6 .
MORTGAGE HOLDER	47 79.7 70.1	4 6.8 57.1	8 13.6 50.0	59 65.6 .
EQUITY SHARER	15 88.2 22.4	1 5.9 14.3	1 5.9 6.3	17 18.9 .
COLUMN TOTAL	67 74.4	7 7.8	16 17.8	90 100.0

CHI SQUARE 14.50745 CRAMER'S V 0.28390

D.F. 4 NUMBER OF MISSING OBSERVATIONS = 0

SIGNIFICANCE 0.0058

What emerges then is the suspicion that the state may be acting in its equity sharing initiative to strengthen family life for a youthful fraction of the working class, who may not be economically able to enter the property owning democracy in other ways, leaving the private sector to accommodate non-familistic alternatives. Again, this would be in line with the analysis of council housing offered in chapter four. However, the extent of state intervention should not be overstated, particularly in financial terms, as the next section makes clear.

7.3 Housing histories and careers

The fluidity of the three tenures, and their historical contingencies, have already been noted; in generational terms of course equity sharing is a much more recent tenure form than is mortgage debt. Table 13 (appendix III), whilst not being statistically significant, does illustrate the importance that the private rented sector had in the housing histories of the older outright owners. Thus, fifty per cent had moved into ownership from this sector, compared with only twenty five per cent of equity sharers. Further, there were fewer of the equity sharers than mortgage holders who had had experience of living in the council sector (32% as compared with 46%), a figure that might be thought low until it is remembered that many equity sharers were

nominated from the council waiting lists. The number of households who relied on parents for housing prior to entering the tenure remains consistent for all tenures.

Although locale was found to be statistically significant when the financing of the house purchase was considered, this was not the case, perhaps surprisingly, for tenure. Although more equity sharers borrowed from the local authority than did mortgage holders (26.7% as compared with 16.9%), the current alliances between local authorities, housing associations, and private finance perhaps makes it difficult to argue major differences on these factors. There are significant differences, though, (unlike the locale comparison) when the numbers of first time buyers in the tenures are compared. All equity sharers are first time buyers, and most of the outright owners, but the more fluid position of the mortgage holders is again illustrated in Table 7.9

Table 7.9: Tenure by proportion of first time buyers

PROPORTION OF FIRST TIME BUYERS

TENURE (COUNT / ROW PCT / COL PCT)	FIRST TIME BUYERS	OTHERS	ROW TOTAL
OUTRIGHT OWNER	13 92.9 19.1	1 7.1 4.5	14 15.6 -
MORTGAGE HOLDER	38 64.4 55.9	21 35.6 95.5	59 65.6 -
EQUITY SHARER	17 100.0 25.0	- - -	17 18.9 -
COLUMN TOTAL	68 75.6	22 24.4	90 100.0

CHI SQUARE 11.73973 CRAMER'S V 0.36117

D.F. 2 MISSING OBSERVATIONS = 0

SIGNIFICANCE 0.0028

With equity sharers being younger, more likely to be first time buyers, and arguably therefore in fairly precarious financial circumstances, it is not surprising that there is a high proportion of these households claiming to spend over fifty per cent of household income on housing costs; 47.1% compared with 18.2% for mortgage holders, and none of the outright owners.

Table 7.10: Tenure by housing costs as a proportion of household income

Count Row % Column %	0 - 25%	26 - 50%	over 50%	Total
Outright Owner	10 90.9 22.7	1 9.1 4.8	- - -	11 13.3 -
Mortgage Holder	30 54.5 68.1	15 27.3 71.4	10 18.2 62.5	55 66.3 -
Equity Sharer	4 23.5 9.1	5 29.4 23.8	8 47.1 37.5	17 20.5 -
Total	44 53.0	21 25.3	18 21.7	83 100.0

Chi Square 14.88
Degrees of Freedom 2
Significance 0.01

Cramer's V 0.30
Missing observations 7

Certainly, these higher levels of financial commitment had caused some stress for the equity sharers, with 82% claiming that their spending patterns had been affected, compared with only 49% of mortgage holders. Almost twice as many suggested that it had affected their decisions about having children (61.5% as opposed to 23.1% of mortgage holders). Given that many of them were in fact in early stages of family formation, this suggests that levels of stress are unlikely to diminish in the near future.

The level of state subsidy for different tenures is difficult to gauge, but it is quite clear that all of the grants have gone to the outright owners, who may of course have been mortgage holders at the time. This would have been for most of them during the grants bonanza of the early seventies, when improvement rather than clearance became the preferred housing policy. One direct way in which state interventions can alleviate stress for homeowners is via rate rebates. Here, although again not statistically significant, equity sharers are least likely to benefit, (table 14, appendix III).

7.4: Social Origins.

It becomes very clear when social origins are considered that there are few significant differences between the tenures in the study sample, apart from those concerning early housing experience. The outright owners were much more likely to have been brought up in the private rented sector (61.7% of the women, 44% of the men) than were either mortgage holders (8.9% and 13.7% respectively) or equity sharers (6.3% and 6.3%). Conversely, they were much less likely to have lived in a council house or flat. The only difference between the equity sharers and the mortgage holders was that the men in mortgaged houses were slightly more likely to have lived in owner occupation themselves in their youth.

There are few other differences worthy of comment. The respondents' fathers had worked in similar jobs; their mothers had similar work patterns; and they themselves had a similar educational background.

7.5 Locale, tenure and social polarisation.

The next stage of the analysis attempts to draw the threads of this comparison of locale and tenure together, in order to provide a preliminary assessment of the relative importance of each on a number of variables concerned with social polarisation.

To facilitate this comparison, Table 7.11 below is presented in four differing sections, starting with socio-economic factors, and proceeding through household variables and housing histories to the presentation of data on state interventions.

Table 7.11: Chi Square and Cramer's V for locale and tenure on selected variables.

(i) Socio economic factors

Variable	Locale		Tenure	
	Chi Sq	Cram's V	Chi Sq	Crams V
SEG of Head	0.31	0.16	0.09	0.21
Employment of Head	0.02	0.34	0.00	0.60
Male employment	0.10	0.27	0.01	0.53
Female employment	0.09	0.36	0.01	0.49
Male SEG	0.05	0.25	0.05	0.25
Female SEG	0.15	0.21	0.52	0.14
No. f.-time earners	0.01	0.31	0.01	0.43
No. p.-time earners	0.01	0.39	0.51	0.12
Household incomes	0.01	0.35	0.70	0.16

The table shows that the differences between the three types of 'ownership' on the basic socio-economic variables (such as the SEG of the head of household, the associated male SEG, and both male and female employment experience) are greater than the differences between locales on the same variables. Polarisation by tenure seems stronger than by locale, on socio-economic fators, though the cohort factor - particularly the availability and cost of housing -

should always be born in mind. Taking just the employment pattern of the head of household, a strongly associated Cramer's V of 0.6 was recorded against different types of owners, compared with 0.34 for different locales. The picture for equity sharers and for mortgage holders is very similar. The outright owners in full-time employment, however, are in a one in five minority, with the majority being already retired. This, of course, explains the non-significance of household wage structure differences amongst the three types of owners, as outright ownership is strongly connected both with being in employment, and with age.

Table 7.11(ii): Family and household structure

Variable	LOCALE		TENURE	
	Chi Sq	Crams V	Chi Sq	Crams V
Age	0.01	0.32	0.00	0.57
H'hold structure	0.00	0.41	0.00	0.48
No of generatns	0.00	0.35	0.00	0.40
Marital status	0.01	0.27	0.01	0.28

The relative significance of the age factor, and hence the cohort factor, is again immediately apparent. Although these life-cycle variables are more significant than the socio-economic ones for both locale and tenure, they again seem particularly salient for tenure. The very significant figure for household structure

indicates that gender as well as life-cycle stage may be operating here, when it is remembered that single and divorced people (as well as widows or widowers) are likely to be outright owners.

Unlike the family and household variables, the housing vaiabbles show a more mixed set of differences between locale and 'tenure' type.

Table 7.11 (iii): Housing variables

Variable	LOCALE		TENURE	
	Chi Sq	Crams V	Chi Sq	Crams V
Route of Entry	0.01	0.33	0.37	0.21
Source of mortgage	0.00	0.44	0.84	0.12
First purchase	0.89	0.05	0.00	0.36
% household costs	0.01	0.39	0.00	0.51
Impact on spending	0.00	0.32	0.01	0.27

Tenure type, for instance, is more strongly associated with the factor of being a first-time buyer than is locale. High housing costs as a percentage of household budget is also a feature of type of tenure rather than locale. Route of entry into ownership, whilst significant by locale, is not however statistically associated with type of ownership, which at first sight seems strange. There are trends, though, which - as do locale differences - link to housing cohort factors. Half of the outright owners, for instance, had come

into their current house from the private rented sector, compared with under a quarter of equity sharers or mortgage holders. There was a higher proportion of equity sharers living with parents than either of the other groups. So that although the regularity of statistical significance is not always present, there are discernible trends. The strong association of first time buyers and tenure is accounted for by all of the equity sharers being first timers, compared with only two thirds of the mortgage holders. The generational dynamic is also observable in the percentage of household budget that housing costs represent. For the older outright owners, it is obviously much lower.

State interventions in the form of subsidies were apparent on an area basis. On the factor of 'tenure' however, although the measures of significance and association both suggest a strong relationship for grant aid on a tenure basis, the rate rebate figure is perhaps surprisingly insignificant. Such little state support as there is in this context seems to be going to all tenures.

Table 7.11 (iv): State interventions

Variable	LOCALE		TENURE	
	Chi Sq	Cram V	Chi Sq	Crams V
Grant aid	0.00	0.35	0.00	0.67
Rate rebates	0.00	0.39	0.14	0.21

In looking more directly at the age and generational differences and their impact on housing experience, it is clear that there are significant differences regarding different generations' housing experiences when children; in the fact of their mothers' employment and hence contribution to both material wealth and household relations; in their own educational attainment; and in the labour market conditions that they faced. Different generations would thus be entering the housing markets with differing skills and experiences, and with differing assessments of the meanings of different tenures. Furthermore, they would be facing housing and labour market structures that were notably different.

The implications of this can only be a matter for speculation, but it would seem that there may well be a connection that is worth further exploration between property ownership in one generation, possibly 'unorthodox' gender relations as a consequence (see Banim, 1987 for a discussion of this), educational

capital, and the future inheritance of domestic property. In other words, the fragmentation, polarisation or differentiation that may be being exacerbated by the spread of ownership and the intergenerational inheritance of property may be compounded by the other associated forms of cultural and social advantage. If this is true within this very restricted group of owners, how much more significant it must be on a national scale.

What has emerged from this comparison so far is a degree of polarisation between different forms of ownership on socio-economic lines, but with a lower degree of polarisation between locales on the same variables. Indicators of household structure such as patterns of part-time working and household income, on the other hand, are strongly indicative of differentiation on both tenure and locale analyses.

This suggests that polarisation needs to be seen on a series of continua, with the idea of a housing cohort approach being used to link these continua. It must also be recognised that all of the areas studied are similar in that they all involve essentially low cost housing, and a set of residents who to a greater (Deerness) or lesser (Hastings Streetor the council house buyers) extent are marginal owners. By this I mean that the households studied in this chapter and the previous one

are at the frontier of restructuring, and their future as owner occupiers is by no means unproblematic. The differences between them should not be allowed to obscure this central point of similarity.

Marginality, then, emerges as another key, if problematic term. In the conclusion, I take up this theme in the context of a discussion of the emerging contradictions of the extension of ownership.

CHAPTER EIGHT: CONCLUSION

Over a century ago, Engels wrote '<u>The Housing Question</u>' in which he attempted to assess the significance of the spread of owner occupation for the German society of his time. The present study has raised a number of questions about tenure that are pertinent to a locality with a very different economic base from the proto-industrial society that Engels was concerned with, at a time when universal home ownership is again being widely canvassed as a solution to a variety of housing ills.

Most kinds of universalism are suspect. This study on the contrary has stressed the temporal and spatial specificity of housing and tenure experiences. As Anthony Giddens has indicated, time and space - cohort and locale - set limits to the class and tenure relations and experiences that structure social consciousness and action for men and women in different kinds of households. Being in the right place at the right time is critical for both male and female employment and hence housing.

Time matters. The combination of household employment patterns is critical for tenure today in a way that it may not have been for previous housing cohorts. Ownership of the right kind of house in the right locale at the moment may have incalculable effects on future generations' class and housing positions, and may become

critical to inherited wealth. A housing cohort approach, then, has become central to my appreciation of the variation of tenure over time.

Space also matters. Wearside is an area subject to economic restructuring of a particular kind. Differentiated as its labour and housing markets may be, they are not necessarily replicated elsewhere. It may eventually emerge as a limiting case, in that studying the extension of ownership in a declining area with an historic commitment to collectivised housing may constitute a study of the frontiers or margins of the restructuration of tenure. To make such a judgement would require a large scale, comparative and longitudinal study of changing tenure relations in areas with contrasting labour markets, housing markets, housing cultures and political cultures. Such a study remains to be done and the empirical work in this thesis should therefore not be taken to imply any wider generality.

In reflecting on the themes that emerge from the present study, I intend in section 8.1 to review the major theoretical issues with which the study is concerned, namely the significance of tenure in social relations; the nature of state interventions in housing; and the importance of an awareness of time as well as space instudying the social relations of housing. Sections 8.2 and 8.3 review the major empirical issues to emerge

from the historical and case study research, prior to a more detailed assessment of the implications of this material in section 8.4 - namely a consideration of the marginality of some of the households that were being drawn into ownership; the polarisations within as well as between tenures; and the contradictions that are emerging in the extension of ownership.

Throughout the thesis, I have been concerned to explore the usefulness of the idea of a housing cohort approach to the sociology of tenure relations. I therefore return in section 8.5 to the contribution that such approach can make before speculating briefly on the future of tenure on Wearside.

8.1 Major analytic themes and issues

The early chapters of the thesis were concerned with three major issues. The first was to establish an analysis of tenure that was broader than most analyses available to me at the outset of the research, although recent work by Forrest, Murie and Williams (1990) is increasingly recognising the diversity and complexity of tenure. This has however to be set against Saunders' (1990) approach which appears to reinforce both the 'naturalness' and inevitability of homeownership as well as the analytic primacy of consumption relations such as tenure over relations generated at the point of production. In the early chapters I argued that a

housing cohort approach can enable the analyst to grasp the mutability of tenures, the changing nature of the materiality and ideology of tenures at different times, the relation of tenure relations to changing housing and labour markets, and the connections between tenure divisions and the social relations of class and gender.

The second major theoretical issue that the early chapters explored concerned the nature of state interventions in housing and tenure. I argued that it was inadequate to see state interventions as being class- or gender-based initiatives, capital- or patriarchal-logic in nature, in any simple way. The contradictory and open nature of state interventions for the balance of both class and gender forces thus becomes an issue to be explored empirically.

I also argued that analysing the drive towards the privatisation or recommodification of tenure means remaining sensitive to the contradictions inherent in the project, contradictions that will be spatially and historically contingent. The central questions posed for the empirical work were thus identified as who gains and who loses from particular interventions and non-interventions? What are the impacts of these interventions, materially and ideologically/politically, in particular locations? What kinds of contradictions

are emerging from the growth of different forms of subsidised individualism in different locales within Wearside?

The theoretical discussion thus problematised both 'tenure' and the nature of 'state interventions'. Tenure was seen as being historically and spatially specific; the interconnections of ownership and rental were stressed; and the connections or cross valorisations between tenure and other social states discussed. State interventions were seen as being ideological as well as material; were seen as having impacts on gender relations as well as class relations; and were seen as having open and potentially contradictory outcomes. These two areas of theoretical refinement led to the third set of issues, which are more methodological in nature.

Implicit in this theoretical discussion above was the need for an historically aware approach that was firmly rooted in an appreciation of changing housing and labour markets. Further, the emphasis on the nature of state interventions in the extension of ownership implied looking at different kinds of intervention in different locales. Sunderland had experienced equity sharing as well as the Right to Buy intiative. It therefore made sense to compare these with areas characterised by longstanding ownership. This case study approach had the additional advantage that it enabled the cohort approach

to be used in the selection of case studies as well as in the analysis of the material. The final methodological imperative to emerge from the theoretical material was the need for an analysis based on households rather than on individuals.

The empirical work that was reported on in chapters two to seven thus reflected the concern with historical, comparative, case-study based material that saw households as the basic unit from which housing cohorts were constituted.

8.2 Summary of historical work

The discussion of the historical development of housing provision in Sunderland in chapter two led to an appreciation of the broad linkages between housing and labour market conditions over the past century and a half. In particular, I attempted to illustrate the changing role of the local 'democratically elected' state in managing the different problems associated with growth and decline in different eras. This discussion indicated that tenure forms and relations were essentially open at key points of political struggle, illustrating the fluidity of the meaning and materiality of tenure, and the comparatively brief

hegemony of the collectivist approach to housing provision even in such a labourist stronghold as Sunderland.

In chapter three, the detailed history of changing tenure patterns in two of the study locales served to illustrate this point about the fluidity of tenures. Clementina Street in the eighteen-eighties was shown to contain skilled artisans both owning and renting, who seemed not to differ significantly from the early landlords in terms of their social location. Specific houses moved between tenures in fairly fluid ways, and it was not really until after the Second World War that significant changes occurred in the area. Commodified housing both for rent and for owner-occupation proved unstable in the face of significant amounts of council activity in the adjacent neighbourhood, and eventually the street was demolished and rebuilt as Deerness Park. However, the decline of this particular form of commodified housing provision was historically contingent. Hastings Street, built later, provides a commodified alternative.

It was more successful in establishing itself as a locale in which the costs of reproduction were borne by the residents. Comparable in 1910 to Clementina Street, by 1970 its fortunes had sharply diverged, with Hastings Street continuing to house the skilled working class, largely by means of owner occupation. Both locales,

despite tenure differences, seem to have been organised to reproduce a male labour force, with women's roles in this process - whether as domestic workers or as paid employees - remaining largely hidden.

8.3 Case study material

The case study material reported on in chapters four to seven enabled a comparison of four different locales, illustrating different aspects of the extension of ownership.

(i) Hastings Street.

Hastings Street has maintained its position as housing an employed (and now increasingly retired) working-class though by now the household wage includes women's part-time earnings in some cases, and women 'heads of household' in others. Hastings Street today houses both single and married women who are employed full-time. The thrust of equal opportunities in some sectors - and the need for part-time 'flexible' unskilled female labour in others - has ensured changes in the patterns of ownership in the area, as have changing patterns of marriage and divorce. The single female music teacher who lived in the street at the turn of the century might well feel at home today. Greater economic independence for some women now means that her equivalents might be

of any marital status, and has also enabled more women to be property holders in their own right.

The street is now a site for the reproduction of a highly fragmented and divided male and female wage earning capacity. Capital's current need for gender neutrality in some sectors (and gender based exploitation in others) has tolerated living patterns that challenge the traditional household organisation. In Hastings Street, these changes exist alongside an older housing cohort's established ways of life.

As a long term prospect, Hastings Street may well prove more costly to the state than it has been so far. So far, the normalisation of the property-owning democracy has been achieved at little economic cost to the state in such areas. Politically, it really is an area where property owning brought democracy in the form of the vote (to women in particular at local level) - a vote that has predominantly been delivered for Labour, however, negating any simple association linkage between tenure and politics.

It is in Hastings Street, the most long-term privatised locale of the ones that I studied, that the biggest success story to date can perhaps be written, judged from individual households' as well as the state's point

of view. Partly this must be because Hastings Street can draw on a long history of working-class ownership.

This locale has always housed the skilled, employed working class, who have in general been able to afford the costs of their own social reproduction. The difficulties in the tenure and the area may emerge if they are no longer able to do so. As people get older and retire, how do they pay for repairs? Estimates of the mounting costs of repairs nationally (for example in the Guardian, October 2nd 1989) must find an echo in Hastings Street. How do people negotiate changing DSS regulations and keep their housing into old age? - a question that has prompted a number of responses from both the private financial and voluntary sectors. Could large scale collectivised solutions be once more on the agenda as they were when Clementina Street reached the end of its 'natural' life, this time organised around repairs? If so, does this not work against the self provisioning and individualism that Saunders (1990) so readily endorses? Moreover, the gender dynamic may challenge the traditional patterns of working-class life. Gender, as it is used by capital today, may begin to challenge the resolution that capital has traditionally relied on. Finally, the continued supply of employed workers willing to buy into the area may not be assured unless the town survives the current

restructuration. Should difficulties in this part of the market coincide with a diminished supply of people wanting to enter the tenure in areas such as Hastings Street, the knock on effects for the rest of the housing market could prove significant.

(iii) The Right to Buy initiative

Hastings Street represents the continuation of a housing tradition in which the state has played a minor role. Much more dramatic was the highly visible state intervention to restructure council tenancy (and ownership) that was enshrined in the 1980 Housing Act.

In chapter four, I examined the experiences of some of the people who bought under this Act, contrasting their experiences with those who had previously bought under the enabling legislation of the 1960s and 70s. What emerged was the clear cohort dynamic at work in this initiative: the households that bought at both times were predominantly from the generation that had established collective provision, and had already benefited from it in obtaining decent accomodation. They had been households that had maintained a nuclear family form of organisation, and in purchasing their houses, their motives had mainly been to secure a particular lifestyle for themselves and their children, rather than to make economic gain. The buyers of the seventies had in fact done well from the purchase: and those of the

eighties look set to repeat that economic success in a small way. The success, though, can be seen as being at the expense of a younger generation, indeed in some cases their own children, as the supply of decent council houses dries up. It may be at the expense of continuing tenants whose status is being devalued, even though their material conditions are - in some areas - being improved by the investment of the proceeds of the sale of council housing.

Furthermore, the local state could also lose out as the memories of its achievements in the forties and fifties fade. Attitudes to the local state were seen as contradictory in any case: the local authority was valued for its achievements, but the manner of its operations had meant that old loyalties were in any case fragmented. However, the reserves of class loyalties meant that the process of delegitimisation was far from complete.

I also suggested that the privatism of the buying households had been reinforced by the privatisation of their tenure arrangements. This strengthening of the ideology and materiality of the nuclear family coexists with a council sector in which nuclear family living may over time prove to be the exception. A council that has developed a housing stock on familistic assumptions may be presiding over one that now challenges those assumptions.

For the council house buyers, the male wage dictated the purchase in the households that I studied, and the privatisation of a household's property relations may have intensified women's dependency. It is over-facile to claim on the basis of this that patriarchal modes of domination were strengthened at the expense of women. After all, the women concerned would in most cases say that they were the ones who had gained most from the changes. But what they gained was a stronger commitment to family living, and it is hard to see that patriarchy has been challenged. On the contrary, the balance between individualism and familism that has been so necessary to patriarchal capitalism in the eighties is maintained in a way that it may not be by the more mixed forms of household living now emerging in the remaining parts of the estates that are still managed by the local state.

Paradoxically, most of the state's material investment has historically been in the former council sector, where all of the rhetoric is now 'freedom from state control'. What may be an ideological sleight of hand by the central state represents a real challenge to the local state, however. At a national level, sales may be yet another aspect of redistribution from the poor to the rich, from the North to the South or from the local to the central state. At a local level, as the council is restricted in its building programme and as

it loses legitimacy as well as assets, the political as well as the economic losses seem clear.

The area typified by council house sales illustrates quite sharply the longer term contradictions of state intervention in extending owner occupation. The area was recently designated one of the government's Housing Action Trust areas. Part of the local state's opposition to the scheme drew on the fact that elements of it have already been privatised via the Right to Buy initiative, a clear case of one intervention contradicting another. Another aspect has been the opposition by both the local state and tenants to the threat that private landlordism might mean to 'ordinary families', as well as to the designation of their estates as problem areas - a designation that affects those who bought, of course.

Sales have been concentrated amongst mid-life buyers, in secure family and employment locations, whose conformism had been rewarded with decent housing of the kind they wanted to buy. They are a generation whose experiences are unlikely to be repeated. Younger tenants with lower discounts in less desirable property will be unlikely to buy. Hence discounts have been raised, at further cost to the state. A supply of houses in the longer term is therefore put beyond the

reach of many people. Where then does the next generation find housing, when high interest rates and historically high wage-price ratios put subsidised individualism beyond their reach? Again, the state picks up the longer term bill. Ideological work delegitimises council tenancy, but in areas like Hylton Castle, former council tenants have too much symbolically invested to accept the slur: memories of private landlordism and the gains of council tenancy belie the promise of collective privatisation that the H.A.T. proposals incorporate. The familism of residents and the local state is challenged both by private property relations which need in the long term to be gender neutral, and also by council tenure that may become increasingly associated with 'deviant' household arrangements.

(iii) Equity sharing and Build for Sale

The equity share initiatives and accompanying low-cost mortgaged ownership experiences are an alternative way of extending ownership. The two schemes studied, Deerness Park and Doxford Park, were much more recently built than the council estates discussed above. Consequently, their social composition tended to be different. Most of the residents were younger, and would have established households at a time when the major building phase of the local authority was well

past. Their more recent arrival in areas built within the last ten years means that they do not have the same history of shared experiences to draw on as do both Hastings Street and the council estates. Nor have the households been part of a cohort for whom council housing was a realistic alternative to low cost ownership.

Unlike the Hastings Street residents or the council house buyers, they were entering a tenure whose boundaries were unclear and future uncertain. Further, they are now living in areas that do not have shared tenure experiences. Some former sharers have sold, and others moved on to full ownership. Both of the schemes are surrounded by a mix of other tenures. They are non homogeneous, experimental, pocket developments, with little basis for shared identity or consciousness, let alone action. The social locations of each of them seem more marginal than the other two locales.

The two schemes did, however, show differences. Deerness is perhaps further along the continuum of marginality than the slightly older Doxford scheme. It is less embroiled with the memory of collectivism than is Doxford, where the local authority was the equity sharer. In the case of Deerness, the authority had retreated, leaving what seems very much like a forced equity share development to the builders and a local

housing association. Deerness is still surrounded by somewhat problematic areas of private and council tenancy, and seems to represent the lower margins of market-led housing without the shared social fabric of Hastings Street.

It resembles Hastings Street, however, in that a variety of household structures is catered for. The market sector is providing for diversity. Deerness is less familistic than Doxford, and seems dependent on wages that can no longer be seen as secure to support what may emerge as a depreciating asset. Already, there are signs that it can fill a 'reserve army' role, with the builders in the mid eighties buying houses back, and engineering swaps to other areas such as Doxford. The gains and losses of the equity sharers are therefore difficult to assess at this point.

Materially, the gains available to individual households are perhaps less than in either of the other two groups. Ideologically, the residents are still negotiating the lack of full ownership status, and the growing taint of council tenure that the residualisation of this sector implies, but to which equity sharing itself contributes in a small way.

Equity sharing also presents some difficulties for the local authority as it becomes associated with a scheme that is not widely popular, and one that by its nature

leaves the state with little material gain. So far, the costs are not great, but the long term benefits to either central or local state seem unclear.

The success of the Right to Buy initiative may have contributed to the problems of equity share schemes. The equity share schemes are occupied by people who have not enjoyed the material gains of subsidised house purchase in the same way as council house buyers have. Some equity sharers are resentful, and feel let down by the scheme they are on as a result. At best, equity sharing embarked upon at a time when others were buying council houses at a premium accentuates differences, feeds resentments, and negates at an experiential level the promise of the unity of interests of all owners. Some owners are thus seen as being more equal than others, even in the world of day to day contacts. The hegemonic project is weakened.

The younger equity sharers feel that they have lost out - not as badly as the single mothers on the estates, perhaps, nor as badly as those out of employment. Conformity by the Doxford residents to the current versions of class and gender normality has assured them of at least a stab at a decent house. Their cohort location, however, has meant that it is on terms that are less favourable than those that the housing cohorts of the fifties and sixties faced.

The 'solution' that has given them a precarious perch on the property ladder is, however, being undermined by the other side of the state's tenure initiative, the delegitimisation of council tenure. Property prices are thought by the Doxford residents to be affected by the adjacent council housing, and by the association with council tenure that equity sharing seems to entail. This may be ill-founded, in that a check on property prices in the summer of 1990 suggested that prices were rising in line with those in Hastings Street (£27,000 as compared with £28,000) and were not much lower than Red House (£30,000).

For the Deerness residents, the volatility of the investment is what is so striking. Very recently, they seemed to be saddled with a depreciating asset, once the value of kitchen hardware was taken into account. Those who were able to survive this period of uncertainty may well have benefited from recent price rises that have seen gains of over five thousand pounds between 1986 and 1990. If they are vulnerable in employment terms, households will have little choice over the timing of sales. They are more at risk in their property dealings, not least when interest rates are high as they were in the Summer of 1990. Some may fall out of the tenure in the longer term: those that have survived thus far are currently living precariously as marginal owners.

It is interesting to note, in summary, that the housing solutions that have come out of a collectivised approach, as well as those that come from market-led individualism, can both represent real gains for some households at present occupying the houses. Households in the right place at the right time can still enjoy gains. Being in the right place at the right time, though, still leaves households vulnerable to the financial insecurity associated with unemployment or divorce, and can be guaranteed for very few households.

8.4 Polarisation, marginality, and contradiction.

The empirical material in the thesis raised a number of additional theoretical themes. In particular, issues of social polarisation, marginality and contradiction were clarified in the discussion of the case study material, and I intend to review these briefly before attempting a wider assessment of the significance of the study for the sociology of tenure relations.

(i) Social polarisation

The issue of social polarisation was first raised by the discussion of census material in chapter five, where it became clear that there was a differentiation of socio economic status between the public and private estates of the thirties and fifties, but that this was tempered by a cohort effect. Chapter six explored polarisation

between the different groups of low cost owners rather than between public and private estates. Out of this exploration came an understanding that polarisation can occur on more than one continuum, and can involve differentiation of household lifestyles as well as socio-economic status. Indeed, the term polarisation may itself be misleading, giving perhaps too much credence to the idea that there is an unbridged gap between groups of households. Insofar as it is retained, the current work would suggest that attention should be paid to both inter- and intra-tenurial differences; moreover, the potential for different kinds of 'polarisations' - of age and lifecycle stage, household socio-ecenomic status, household type, and household employment patterns - should be explored. In other words, the study would suggest that discussions of polarisation that do not take account of the housing cohort effect are likely to distort.

Some difficulty was experienced in unravelling the interconnections between tenure and locale in the discussion of polarisation. One solution is of course to keep the two quite seperate. However, in the real world tenure and locale affect each other quite directly, and a more satisfactory solution in a larger study would be to proceed with samples which are large enough to permit multivariate analysis. At least, the

dynamic and historically contingent nature of social polarisations should be recognised.

For example, this study has pointed to the ways in which locale and tenure give a socio-spatial boundary to experience. We are used to the idea that the public sector reflects class and gender assumptions at the point of construction. Equally valid, though, is the idea that the private sector also fixes experience, as it has laid down successive segmented layers of urban life. Until recently, urban expansion has meant that new build housing was at the leading edge of restructuring. The situation of nil growth that areas like Wearside are at best facing may mean that this dynamic edge is relocated quite dramatically. The occupation of differing parts of the housing system by new cohorts in both the public and a highly differentiated private sector will be the key processes to document, rather than the much cruder notion of tenurial polarisation.

(ii) Marginality.

The terms marginality and marginalisation are connected to the discussion of polarisation in that the work of Saunders (1990) amongst others draws on the polarisation literature to suggest that whole tenures, locales, or indeed the households that inhabit them may become marginalised from the mainstream of social development,

and that these marginalised households may form an underclass that is becoming divorced from society and citizenship.

The empirical work did suggest that differences between tenures were emerging. Thus, the buyers of council housing look less economically marginal than the longstanding residents who did not buy. Similarly, the equity sharers seemed rather more precarious that the buyers of Hastings Street. However, the owners of Deerness Park were differentiated from those of Hastings Street, and the sharers of Deerness from those of Doxford. Again, it is the generational location - the housing cohort - that emerges as the most significant feature.

'Marginality' then must also be further refined. For households it can be a function of life-cycle stage as much as overall socio-economic status or the vagaries of the housing market. For locales, it can imply a concentration of 'marginal' households, defined as being in some ways out of the mainstream socio-political order. For tenures, it can imply a concentration of households and/or locales that are seen as being in some sense illegitimate and disenfranchised. The current work suggests that more clarity is needed in the employment of the term.

I have also used the term 'marginal' in a different sense, to draw attention to the fact that differentiated groups are currently being drawn into ownership. These households are marginal in that they are at the forefront - on the margins - of the current restructuring of tenure. If, as the present study suggests, households who are at the sharp end of restructuring do in fact turn out to be marginal economically and socially, then the hegemonic project of a nation of homeowners will be weakened. Again, only a wider comparison of different cohorts' experiences of different kinds ownership would allow general statements to be made about the marginality of the current extension of ownership.

(iii) Contradiction.

The idea that housing initiatives can have open and contradictory outcomes has been stressed throughout. It is again useful to clarify that this idea of contradiction can operate at many levels, within and between social groups and tenures. At one level of generality, as many Marxist commentators have noted, there is a clear basic contradiction between privatising or individualising the costs of housing in a system where wages are not high enough or permanent enough to sustain the private profits of the various fractions of capital involved in the housing business. A previously

commodified housing system proved inadequate to the task: structurally there is no reason why a re-invented market solution that still counterposes need and profit should fare any better. In Sunderland as elsewhere, as the historical chapters showed, private rental proved unstable without state regulation, as landlords were unable to realise profits comparable to those obtaining in other sectors, and wages in profitable industries were neither high enough nor stable enough to ensure that market level rents could be paid. Interest rates of 15% and falling property prices in the South currently suggest that there are instabilities in the recommodified owner-occupied alternative that the state interventions of the eighties involved.

However, a previously semi-collectivised housing provision (that at most junctures still allowed finance and property capital to dictate the terms of housing provision) put intolerable burdens on both local and central states that were struggling with rising debt charges in an era of economic decline. Rents that were at affordable levels for tenants involved problems of subsidy and expenditure in terms of social security in both public and private sectors.

At another level, we have seen the contradictions between class and gender relations that have an impact on housing. For instance, capital in the long run

needs a gender-neutral work force. This can operate against its need to utilise gender divisions of labour in exploiting the workforce, both male and female. In an area like Sunderland, the class compromise based on a male family wage, and family housing to go with it, may be rendered obsolete as younger men become surplus to requirements and need to travel, and younger women are at a different edge of the current economic restructuring. The ideological commitment to family life may be at odds with the material individuation of the labour process. It may be that the only profitable edge for property capital is that of subsidised individualism, of the multiple-income, no-dependent variety. The yuppie version of this may not be found in large numbers in Sunderland. A downmarket version can still threaten traditional family life, as workers are forced to travel, to rely on women's earnings, or even to swap roles.

The simple contradiction between the rhetoric of a universal group of homeowners and the diversity of experience that characterises different groups has also been noted. The effects that economic change can have on different fractions of the housing system can add to the uncertainty of ownership.

Finally, the term contradiction has also been used to descibe the ways in which one policy initiative can act

against another. The sale of council houses and the HAT initiative were just one example. Another is the tension between equity sharing and the purchase of council housing.

The re-working of terms like contradiction, marginality and social polarisation to take account of the impact of housing cohort factors has implications for the sociology of tenure more generally. These are spelled out in the next section, before I conclude by speculating as to the future of tenure on Wearside.

8.5 Housing cohorts and the sociology of tenure.

The adoption of a housing cohort approach has enabled the present study to appreciate the broad linkages between tenure and gendered labour markets without falling into the functionalism implicit in some versions of social and cultural reproduction theory. It has enabled the researcher to be sensitive to the dynamic, changing and open ended nature of housing and tenure initiatives. It has permitted an exploration of social differentiation that is not bound by an exclusive concern with class relations - important though these are.

Centrally, it has pointed to the need to see housing issues as involving production as well as reproduction,

provision as well as consumption, structures as well as action. It is an approach that recognises the strength of marxian structural analysis, but reworks its insights to take account of the changing nature of state interventions, as well as changing housing and labour markets. In this, it has affinities with weberian views, but sees the most developed forms of these (the housing class approach) as being equally a product of a particular set of circumstances. It has most in common with the approach adopted by Forrest et al. (1990), that emphasises the transitions of tenures, and the segmentation occurring within tenures, and both 'deconstructs' and 'reconstructs' the theoretical terrain of the sociology of tenure. However, my concern with housing cohort analysis has also led me to consider the relations of different kinds of households to gendered housing and labour markets in a more systematic way than do Forrest et al. It thus adds another perspective to their notion of stages and accretions in housing.

This concern with housing cohorts is one that has developed as this study has proceeded, but has now become central to my understanding of tenure relations.

As I discussed in chapter one, a housing cohort in a general sense is a group of households facing the material constraints of similar housing and labour

markets at a particular point in time. Locales such as Deerness or the fringe estates may be inhabited initially by specific housing cohorts, which over time may disperse. Hastings Street today is not a cohorted locale in the same way as the fifties estates characterised by high rates of council house purchase. The relative marginality of the equity share locales that emerged in the empirical work may be as much a matter of cohort experience as of locale or tenure difference. The temporal exigencies of tenure and labour market need to be remembered even within so-called marginal groups of owners, particularly when attempts are made to assess the class significance of the extension of ownership.

Lying behind much of the sociology of tenure is the question of the impact that the spread of ownership might have on class structure, consciousness and action. For the new sociologists of consumption, such as Saunders, the answers are clear. The shape of the new class structure has been transmuted into an onion, and class differentiation is based on consumption cleavages between those who are self-reliant and those who are state-reliant. New interest groups are generating a new politics of personal freedom. Pahl's line inparticular is that "the sociological attachment to 'class'...derives from the nineteenth century"

(Crompton, 1990, p. 108) and is now anachronistic. Pahl sees any concentration on production derived relationships as anachronistic, arguing that consciousness and action can equally be structured by consumption relations, associations, networks and locales. The importance of tenure in this context should be obvious, with Saunders in particular asserting a continuing significance for homeownership in the structuration of consciousness as well as action.

My point is that such generalities are no longer helpful - if they ever were. The contingency and interconnections of housing markets, labour markets, and family/household experiences - the cohort effects - need to be remembered in the light of Giddens' insistance on the materiality of space and time. Labour markets structure access to housing - in particular ways at particular times. Domestic property ownership in turn can - but certainly need not - further impel households into material advantage. Intergenerational inheritance may compound this in quite dramatic ways. But family-household dynamics can also dissipate or interrupt such accruals.

Few of the Wearsiders who took part in this study are members of a privileged class with staggering liquid reserves that Saunders has identified. On the contrary, even though some of them may be relatively comfortable,

it is difficult to see how they are much removed from Engels' "workers with little houses".

The issue of central importance, then, is not whether we have a new consumption cleavage or sectoral interest. It rather concerns the impact that different kinds of ownerships have had and will have on peoples' lives politically, materially, and ideologically in different times in different places. Social theory too often proceeds as though structures are frozen - and indeed as though what holds for one generation or cohort has universal applicability. This thesis has tried to move beyond the fixity of frozen time limits, and beyond any arid polarisation of theoretical position. Without endorsing the primacy of a sociology of consumption, let alone the correlate of a dispossessed underclass of non-owners, I have argued that diversity and differentiation need to be recognised. Similarly, without endorsing any determinist version of materialism, the centrality of production relations in structuring housing opportunities and outcomes must also be remembered. In both instances, historical contingency must be emphasised and the future must take account of the past. What has happened and what might happen are related to the same sets of underlying structures and dynamics.

8.6 The future of housing on Wearside?

It is perhaps unwise to speculate widely on the future development of Wearside housing markets. It is however sensible to ask what impact the current extension of owner occupation might have on Sunderland's housing system as a whole. Before looking at this question, it may be useful to look at the structural realities confronting the housing cohort currently seeking accomodation.

(i) Current constraints

Wearside is no longer an area of net inward migration and housing pressure. With a still large council sector, the demands on council accommodation are not as great as in some southern localities. Information from the local housing department makes it clear that there are vacancies in all areas: anyone with sufficient points who is prepared or able to wait could aspire to a three bedroomed council house with a garden on one of the suburban estates for less than £75 per month.

In Seaburn Dene in the summer of 1990, by contrast, a three-bedroomed semi was selling for £56,000, a figure that represents a real slowing down of the market in the area. Whether this was on account of particular market conditions, such as a glut in that area, or the

raising of housing costs beyond an acceptable wage-price ratio, needs further research. On a rough calculation, though, a £50,000 mortgage involves repayment costs of over £600 per month, putting it beyond the reach of those entering the housing market for the first time on a skilled manual wage. There is little wonder that a terraced house in Hastings Street, or a new build in Hendon at under £300 per month was still selling, whereas Seaburn Dene was more stagnant.

For a family with two children of the appropriate sex, a three bedroomed council house may once more become a realistic option if the uncertainties in the local labour market remain, or if the slump in the housing markets continue. However, couples without children will not be offered 'family housing': for them, the only way of getting a house with a garden in the short to medium term is through the private sector. The flat that the council would be likely to offer would cost £16 per week. An owner occupied house would be likely to mean both partners being in employment to meet the costs. The potential financial precariousness for new entrants must be obvious. Although new young households that might in future have children but are currently childless are almost forced into ownership, that ownership may well be unstable, dependent as it is on sustaining earning power.

(ii) The future of council housing on Wearside

Unlike some other areas, Wearside is likely to have a considerable council sector for some years to come, barring the wholesale transfer of housing resources to the private sector. The policy of 'discounted sales' is likely to involve a finite number of households. The 60% of Sunderland tenants that are on housing benefit will be unlikely to have the resources to buy either their own discounted houses or to be in a position to take discounted credits into the private housing market.

As the retired core workers who inhabited council housing in the fifties die, the housing sector that was once at the heart of the social reproduction of labour power in the town - including its role in maintaining a reserve army or surplus population - will change and the labourist politics that it sustained could well be disrupted. The sector could then begin to conform to Saunders' vision of a marginalised underclass.

On the other hand, the rejection by tenants of the H.A.T. proposal, and the strengthening of tenants groups brought about by the proposals, suggests that some tenants at least feel that some kind of social housing is worth preserving in the face of a commodified alternative. The tradition of labourist solidarity may prove more durable than the demise of its material basis in production might suggest.

Above all, the future is likely to be variable. As the estates that were populated in the early fifties reach the end of one cycle, and the local housing cohort that inhabited them die, ensuing vacancies may again open up council housing to different fractions of the working class. These experiences will be very different from those estates of the sixties and seventies that are at present subject to decay and decline. The prospect is that council tenancy may become as differentiated and fragmented on dimensions of space, class, time and maybe gender as ownership is becoming.

(iii) The future of ownership on Wearside

It is already, of course, the owner-occupied sector that is now the real state sector, however minimal the material underwriting of the tenure may be in an area like Wearside. The future of this sector is equally difficult to assess. Clearly at one level, "if a local economy goes puff, then house prices will fall" (Byrne, 1989a, p. 384) as they did in the thirties. It is tempting to see ownership of houses in general in the area as a stagnating if not falling asset, particularly at the margins. The lack of state subsidy, and the narrowness of a core sector of employment all point in the direction of a population being left to its own devices.

Some degree of success in the current restructuring must be vital to the future of Wearside housing markets. Without entering into the full complexities of the core/ periphery - functional/numerical flexibility coupling of recent debates on capital's survival strategies in the nineties (but see Pollert (1988) or Wood (1989) for useful summaries), it does seem likely that continuous 'core worker' status of at least one household member, together with contributions from others, is essential for successful ownership. Pahl's recent work indicates as much (Pahl, 1988), and Byrne's (1989a) discussion of Cramlington also seems to suggest this. At the very least, it seems likely that ownership that is not based on such employment, particularly in a locale that has a declining proportion of core workers, is likely to prove problematic.

This study has concentrated on the margins of the extension of ownership, which raises slightly different questions concerning the longer term future of the tenure itself. On one level, of course, it might be thought that what happens to households at the margin will hardly affect directly the broad social and political basis of ownership. Even if individual households at the margin are unable to sustain ownership, the tenure itself is unlikely to collapse. On the other hand, what happens at the margin could have serious longer term impacts on the workings of elements

of housing markets, with consequent ramifications for the housing system as a whole. This is in addition to any impact that marginality might have on the ideology of 'ownership in general', a universal state conferring citizenship and a stake in the nation.

Sustaining demand at the margin must be vital to sustaining chains of sales and to promoting dynamism in the system. If the demand for housing at the margin becomes stagnant, then the outlook for the whole system could be bleak. The reasons for suggesting that demand could stagnate include the traditional immobility of Wearsiders and a declining local economy. Countervailing tendencies could include demand from students and the minor injection of funds that intergenerational inheritance might bring. The documentation of changing housing markets in contrasting areas is another area of research to explore.

8.7 Conclusion

The people that I have studied in this thesis are on the whole living in households that for the moment are surviving the economic restructuring of the town. They are not at the sharpest edge of that restructuring, but nor are they in the somewhat more secure 'centre' or 'core' represented at this juncture by professional workers or even (arguably) by Nissan employees. They

have a toe-hold on the lower rungs of ownership, but it is a toe-hold that may well not turn out to be as secure (with the possible exception of the council house buyers) as that of those who bought in the full employment situation of the fifties and sixties, in areas like Seaburn Dene. It is most certainly not the same as those who were able to exploit the opportunities for high wages and housing booms in the south of England in 1987/88.

This thesis has made no attempt to look at the more buoyant face of ownership in the economically more prosperous Washington New Town, or in peripheral areas such as Hetton and Houghton. Nor has it looked in detail at the genesis of higher status working-class ownership: a comparative study of such ownership on a wider basis remains to be done. What it has concentrated on is those marginal groups that are likely to become more numerous if there is further extension of ownership.

Even the limited experiences reported on here show important distinctions and divisions within these households at the margins of the tenure, divisions that are in part explicable in terms of a housing cohort effect. Some of the households will survive, and go on to successful ownership, albeit a limited one. Others will not, and it is this growing instability at the

margin that might begin to threaten the future stability of the local housing system as a whole.

At the level of ownership studied in this thesis, owners barely fit the picture drawn by Saunders of households buoyed up by appreciating assets, awash on a sea of creditworthiness and enjoying the full flood of consumerism. Although real gains have been made in some areas, the experience at the sharp edge of restructuring is likely to be one of a marginal ballast against the vagaries of employment and unemployment. The toe-hold, as Engels recognised, is still vitally dependent on wage-earning capacity. For the children of these marginal owners, there is unlikely to be the kind of injection of capital that both Pahl and Saunders see as being significant in the south.

The final conclusion, then, must be that it is far too glib to see 'the extension of owner-occupation' as a monolithic project, aimed at the incorporation of 'the' working class or of women. On the contrary, the current drive towards privatisation of the social relations of tenure constitutes a series of differentiated outcomes of previous solutions to the class and gender contradictions of housing, each of which will have its own diverse and contradictory outcomes, each of which is bound by the materialities of time and space. The relative marginality of each of the groups studied in this thesis has illustrated some of the contradictions

inherent in the current extension of ownership, and has indicated some of the limitations on further extensions in an area like Wearside.

As they negotiate these contradictions and limitations, some of the households that I studied will move out of marginality, or their children will. In each of the locales, there will be households who achieve realisable equity as a result of the current recommodification drive. Some will indeed have been in the right place at the right time. For working class households in areas like Seaburn Dene, the gains may be substantial: for many others there will be none. For those Wearside working-class households that can sustain employment, ownership and the inheritance of property may well prove to be positive and liberating experiences. Even though the economic gains that most households can expect to make can not be compared to those realisable by ex-Prime Ministers or urban sociologists in the south, they cannot be dismissed as irrelevant. That they will affect the class and gender relations of future housing cohorts can not be doubted. In what ways must remain an open, empirical question.

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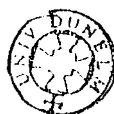
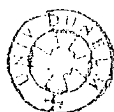


APPENDIX ONE

PHOTOGRAPHIC MATERIAL



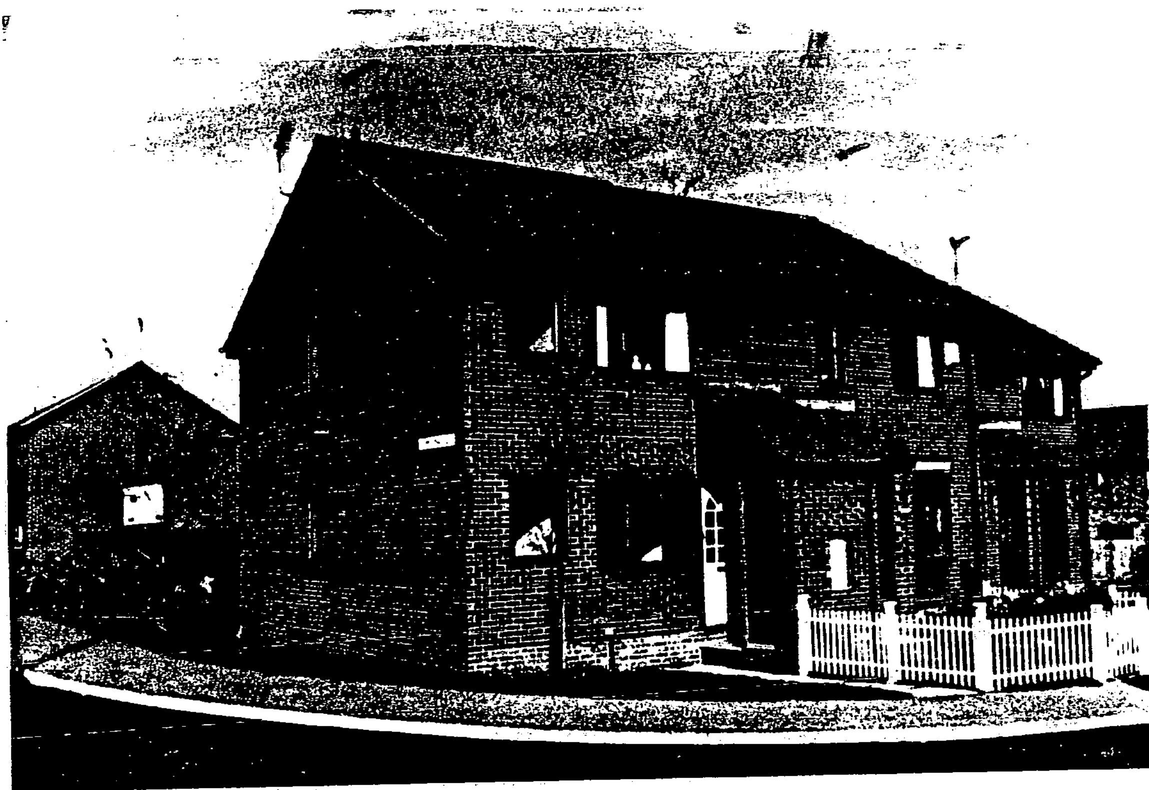
1930s PUBLIC: FORD ESTATE

1930s PRIVATE: SIDECLIFFE ROAD

1950s PUBLIC: HYLTON CASTLE

1950s PRIVATE: SEABURN DENE

DEERNESS PARK



DOXFORD PARK

HASTINGS STREET

APPENDIX TWO

QUESTIONNAIRE

Column

ADDRESS:

	Time	Date	Outcome
CONTACT 1			
CONTACT 2			
CONTACT 3			

Final Outcome:

Interview completed

Refusal

Non-Contact

1-3

IDENTITY NO: [ ][ ][ ]

AREA:

New Build	1	
Equity-Share	2	
Terrace	3	4

ADDITIONAL COMMENTS:

CHECKED:

Person	Relation to interviewee	Age Years	Code	Marital Status	Sex	Employment Status	Employment [write in job]		COL.
1	1. Self 2. Spouse 3. Daughter 4. Son 5. In-Law 6. Parent 7. Lodger 8. Other 9 N.A.	(NA - 9)	0-5 1 40-55 6 6-11 2 56-65 7 12-16 3 65+ 8 17-25 4 N.A. 9 25-40 5	1. Married 2. Single 3. Widowed 4. Divorced 5. Separated 6. Cohab. 8. D.K. 9. N.A.	1. Male 2. Female	1. FT 2. PT 3. Ret. 4. Sick 5. Non. empl. 6. Housework 7. Scheme 8. F.T. Ed. 9. N.A.	Don't know N.A.	1 2 3 4 5 6 8 9	5-13 14 Blank
2									15-23 24 Blank
3									25-33 34 Blank
4									35-43 44 Blank
5									45-53 54 Blank
6									55-63 64 Blank
7									65-73 74 Blank

COLUMN

			Code	Column
1.1	Do more than 7 people live at this address?	1. Yes		75
		2. No		
	If yes collect info. as on previous page and write in on page opposite			
	If no go to 2.1			
1.2	More children? (ring appropriate number [details] of extra children)		1	
			2	
			3	76
			4+	
		No	7	
		DK	8	
		NA	9	
1.2	More related adults? [details]		1	
			2	
			3	77
			4	
		No	7	
		DK	8	
		NA	9	
1.3	More non-related adults? [details]		1	78
			2	
			3	
		No	7	
		DK	8	
		NA	9	

CARD 2

COL.

CARD NO. (2) — 1

IDENTIFIER [| |] — 2 blank, 3-5

Household check questions

2.1 So there are now ________ generations living here?

Response	Code	Col.
	1	
	2	
	3+	6

2.2 And the central unit is made up of

Response	Code	Col.
2 parents/youngest child < 5	1	
2 parents/youngest child < 16	2	
1 parent/ youngest child < 5	3	
1 parent/ youngest child < 16	4	
Childless couple	5	
Post-child couple	6	
Other	7	7

2.2.1 If other:

Response	Code	Col.
Single Person	1	
Siblings sharing, no children	2	
Siblings sharing, post children	3	
Adult child, dependent parent	4	
Friends sharing	5	
2 parents + adult non-dependent offspring	6	
1 parent + adult non-dep. offs.	7	8
Other [details]	8	
N.A.	9	

				COL.
2.3	Number of F.T. earners		[ ]	9
2.4	Number of P.T. earners		[ ]	10
2.5	Pensioner only households			
		1 pensioner only	1	
		2 pensioners only	2	
		Pensioner plus parents	3	
		Pensioner & children	4	
		Other	5	
		N.A.	9	11
3.	Housing Details			12 Blank
3.1	How long have you lived at this address?	No. of years	[ ][ ]	
			DK - 8	13 - 14
3.2	And is the house	detached	1	
		semi-detached	2	
		terraced	3	
		1-storey cottage	4	
		purpose-built flat	5	
		converted	6	
		maisonette	7	
		bungalow	8	
		other (details)	9	15

COL.

3.3 How old is the house? (number of years) [ ][ ][ ] DK 999 — 16 - 18

3.4 And how many rooms have you (excluding kitchen/bathroom)? [ ][ ] DK 99 — 19 - 20

3.5 How many bedrooms does that include? [ ] DK 9 — 21

22 Blank

3.6 And which of the following amenities do you have?

		Code	COL.
a) Indoor toilet	Installed by respondent	1	
	Installed by others	2	
	Purpose built	3	
	No	4	
	DK	8	23
b) Bathroom	Installed by respondent	1	
	Installed by others	2	
	Purpose built	3	
	No	4	
	DK	8	24
c) Central Heating	Installed by respondent	1	
	Installed by others	2	
	Purpose built	3	
	No	4	
	DK	8	25

Question	Response	Code	COL.
3.6 (cont.)			
d) Damp-proof course	Installed by occupant at purchase	1	
	Installed by occupant later	2	
	Installed by others	3	
	No	4	
	DK	8	26
e) Extension	Built by occupant	1	
	Built by previous occupant	2	
	No	3	
	DK	8	27
f) Rewiring in last 10 years	Done by occupant	1	
	Done by others	2	
	No	3	
	DK	8	28
g) Other major repairs during occupation of the house.	Dry Rot Yes	1	
	No	2	
	DK	8	29
	Roof Renewal Yes	1	
	No	2	
	DK	8	30
	Drains replaced Yes	1	
	No	2	
	DK	8	31
	Others (details) Yes	1	
	No	2	
	DK	8	32
			33 blank
			34 blank

COL.

TENURE

4.0 Do you currently own or rent this house?

			COL.
Outright Owner	1		
Mortgaged	2		
Private Rental	3		
Loc. Auth. Rental	4		
Tied	5		
Housing Association	6		
Equity Share	7		35
Other (details)	8		

If owns, ask 4.1

If rents, go to 6.0

If equity share, go to 7.0

4.1 When was it that you became the owner of the house?

19 [ ][ ] — 36 - 37

N.A. 9 — 38 + 39 blank

4.2 And how did you originally finance the purchase?

			COL.
(details)	Inherited house	1	
(details)	Inherited Capital	2	
	Mortgage	3	
	Bought outright with savings	4	
(details)	Other loan	5	
	Other	6	
	DK	8	
	NA	9	40

COLUMN

If now outright owner, ask 4.21

If mortgagee, go to 4.3

4.21 So have you ever had a mortgage on this house?

Yes	1	
No	2	
DK	8	41
NA	9	

If no Go to Q. 5.0

If yes

4.22 And did you pay off the mortgage early, or did it run until the end of the term?

Early	1	
Full term	2	
DK	8	
NA	9	42

If ever had mortgage, ask 4.3 on.

If never had mortgage, go to 5.0.

43 blank

COLUMN

4.3	Where was the mortgage obtained from?	Local Authority	1	
		Building Society	2	
		Bank	3	
		Insurance Co.	4	
		Builder	5	
		Finance Co.	6	
		Other	7	
		DK	8	
		N/A	9	44
4.4	What kind of mortgage was it?	Ordinary	1	
		Endowment	2	
		End. with profits	3	
		Option	4	
		Other (details)	5	
		DK	8	45
		NA	9	
4.5	For how many years did the mortgage last?	years	☐☐	
		DK	-8	46/7
		NA	-9	
				48 Blank
4.6	And how many years does it still have to run?	years	☐☐	49/50
		DK	-8	
		NA	-9	

COL.

4.7 Whose wages was the mortgage calculated on?

1 male income	1	
1 FT/female income	2	
2 FT incomes	3	
FT Male/PT fem.	4	
FT F/PT M	5	
Other (details)	6	
DK	8	
NA	9	51

4.8 What percentage mortgage was it? (% of purchase price, that is)

☐☐☐ 52-54

DK -88

NA -99

ASK ALL OWNERS

5.0 Can you remember what the purchase price of the house was?

☐☐☐☐☐ 55 - 59

DK -8888

NA -9999

60 Blank

COL.

5.1 Did that include anything other than the building? (details)

			COL.
	Yes	1	
	No	2	
	DK	8	
	NA	9	61

If no, go to 5.2

If yes

5.11 Was that (ring)

			COL.
Carpets	Yes	1	
	No	2	
	DK	8	
	NA	9	62
Furnishings (code as above)		1 2 8 9	63
Cooker		1 2 8 9	64
Washer		1 2 8 9	65
Fridge		1 2 8 9	66
Furniture (details)		1 2 8 9	67
Other (details)		1 2 8 9	68
			69 blank

5.2 Have you ever raised a loan to finance repairs and/or maintenance?

Yes	1	
Tried unsuccessfully	2	
No	3	
DK	8	
NA	9	70
		71 blank

<u>If tried, ask 5.21</u>

<u>If No go to 5.31</u>

5.21 What kind of loan was that (prompt)

a) Top-up to mortgage	Yes	1	
	No	2	
	DK	8	
	NA	9	72
b) Re mortgage		1	
		2	
		8	
		9	73
c) Bank loan		1	
		2	
		8	
		9	74
d) Finance Co.		1	
		2	
		8	
		9	75
e) Other (details)		1	
		2	
		8	
		9	76
			77 - 80 blank

COL.

CARD NO. (3) — COL. 1

I/D NO [ ][ ][ ] — COL. 2 - 4

5.22 Details of loans

	Year	Source		Used for (Ring)			COL.
Loan 1	19 [ ][ ]	Bank	1	Damp Proof	Yes	1	
		Build. Soc.	2		No	2	
		Finance Co.	3		DK	8	
	- 8 DK	Insurance	4		NA	9	
	- 9 NA	Family	5	Dry Rot		1	
		Other (details)	6			2	
		DK	8			8	
		NA	9			9	
				Roof		1	
						2	
						8	
						9	
				General Repairs		1	
						2	
						8	
						9	
				Structural Alterations (details)		1	
						2	
						8	
						9	
				Improvements (details)		1	
						2	
						8	
						9	
				Other (details)		1	
						2	
						8	5 - 14
						9	
							15 blank

	Year	Used for		COL.
Loan 2	19 [ ][ ]	Damp Proof	[ ]	
		Dry Rot	[ ]	
		Roof	[ ]	
		General Repairs	[ ]	
		Structural Alterations	[ ]	16 - 25
		Improvements	[ ]	
		Other	[ ]	26 Blank
Loan 3	19 [ ][ ]	Damp Proof	[ ]	27 - 36
		Dry Rot	[ ]	37 Blank
		Roof	[ ]	
		General Repairs	[ ]	
		Structural Alterations	[ ]	
		Improvements	[ ]	
		Other	[ ]	

	Source		Used for	
Loan 4	Bank	1	Damp Proof	38 - 47
	Build. Soc.	2	Dry Rot	
	Finance Co.	3	Roof	
19 ☐☐	Insurance	4	General Repairs	
	Family	5	Structural Alterations	
	Other (details)	6	Improvements	
	DK	8	Other	
	NA	9		

5.2.3 Any additional loans? (write in details as above)

	1	48
	2	
	3	
	4+	
None	7	
DK	8	
NA	9	

Check so there were

5.2.4 ____ loans in total ☐ 49

COLUMN

ASK ALL OWNERS

5.3	Was this the first house that you owned?	Yes		
		No		
		DK		
		NA		50

If no

5.3.1	How many previous houses have you owned?		1	
			2	
			3	
			4	
			5	
			6+	51
5.3.2	Since you first bought a house, has the household ever lived in a house that you didn't own - more than a temporary arrangement I mean? Say for more than a month? (details)	Yes	1	
		No	2	
		DK	8	
		NA	9	52

COLUMN

Ask all owners

5.4 Immediately before you moved into owner-occupied accommodation, what kind of housing did you have?

P.R. Furnished Rooms	1	
P.R. Furnished Flat	2	
P.R. Unfurnished Flat	3	
Council Housing	4	
Council Flat	5	
with man's parents	6	
with woman's parents	7	
Other - details	8	
N/A	9	53

5.5 Could you summarize your main reason for buying rather than renting a house? [write in]

1	
2	
3	
4	
5	
6	54 - 5
7	
8	
9	

56 blank

5.6 And could you sum up your main reason for buying this particular house? [write in]

1	
2	
3	
4	
5	
6	
7	
8	
9	57 - 58

Go to Q9

ASK ALL RENTERS

6.0 When was it that you first rented this house? 19 [ ][ ] 59/60

DK - 8
NA - 9

6.1 Is this the first home that you (as a household unit) have ever rented?

Yes	1	
No	2	61
DK	8	
NA	9	

If no, ask 6.1.1

If yes, go to 6.2

6.1.1 How many previous houses have you rented?

	1	
	2	
	3	
	4	
	5	
	6	
	7+	
DK	8	62
NA	9	

Ask all renters

6.2 Who is this current house rented from?

	Local Authority	1	
(details)	Private Landlord	2	
(details)	Property Company	3	
(details)	Housing Association	4	
(details)	Housing Co-op	5	
(details)	Other	6	63
	DK	8	
	NA	9	

				Code	COL.
6.3	Immediately before moving into this house, what kind of accommodation did you have?				64 blank
		PR Furnished Rooms		1	
		PR Furnished Flat		2	
		PR U/F Flat		3	
		Council Housing		4	
		Council Flat		5	
		With man's parents		6	
		With woman's parents		7	
		Other - details		8	
		N/A		9	65
6.4	Have you as a household unit ever done anything other than rent privately?				
		Yes		1	
		No		2	66
		DK		8	
		NA		9	67 blank
6.41	<u>If yes</u>				
	Did you previously	own?	Yes	1	
			No	2	
			DK	8	
			NA	9	68
		live in tied housing?		1	
				2	
				8	
				9	69
		rent from Council?		1	
				2	
				8	
				9	70
		rent from Housing Ass?		1	
				2	
				8	
				9	71
		Co-op?		1	
				2	
				8	
				9	72

COL.

6.41 (cont'd.)

		COL.
Other (details)	1	
	2	
	8	
	9	73

6.5 Could you sum up your main reason for renting from private/council rather than council/private or owning? (delete and write in).

	1	
	2	
	3	
	4	
	5	
	6	
	7	
	8	
	9	74/5

6.6 And your main reason for renting <u>this particular</u> house?

[write in]

	1	
	2	
	3	
	4	
	5	
	6	
	7	
DK	8	
NA	9	76/77

78 - 80 blank

COL.
1

CARD (3)

2-4

6.7 Do you mind telling me what the rent shown on your rent-book is - excluding rates, that is?

£ [ ][ ][ ] per week — 5 - 7

- 88 DK
- 99 NA

6.8 And how much rent do you actually pay (after housing allowance is deducted)?

£ [ ][ ][ ] per week — 8 - 10

- 88 DK
- 99 NA

GO TO Q.10

COL.

ASK ALL EQUITY SHARERS

				COL.
7.0	When did you first join the equity share scheme?	19	☐☐	11 - 12
7.1	And what proportion of the house did you originally own?	%	☐☐☐	13 - 15
7.2	How did you hear about the scheme?			
		Approached by LA	1	
		Publicity by LA	2	16
	(details)	Other publicity	3	
7.3	What kind of accommodation did you have immediately before joining the scheme?			
		P.R. Furnished Rooms	1	
		P.R. Furnished Flat	2	
		P.R. Unfurnished	3	
		Council House	4	
		Council Flat	5	
		With man's parents	6	
		With woman's parents	7	17
		Other - details	8	
		NA	9	
				18 blank

COL.

7.4 What was your main source of finance for the equity share scheme?

			COL.
Savings	Yes	1	
	No	2	
	DK	8	
	NA	9	19
Inherited Capital	Yes	1	
	No	2	
	DK	8	
	NA	9	20
Redundancy Money	Yes	1	
	No	2	
	DK	8	
	NA	9	21
Housing gains	Yes	1	
	No	2	
	DK	8	
	NA	9	22
Mortgage	Yes	1	
	No	2	23
	DK	8	
	NA	9	
Other loan	Yes	1	
	No	2	
	DK	8	
	NA	9	24

<u>If mortgage ask 7.41 on</u>

<u>If not, go to 7.5</u>

COL.

7.41 Was the mortgage obtained from

Local Authority	1	
Building Society	2	
Bank	3	
Insurance Co.	4	
Builder	5	
Finance Co.	6	
Other (details)	7	
DK	8	
NA	9	25

7.42 What kind of mortgage was it?

Ordinary	1	
Endowment	2	
End. with profits	3	
Option	4	
Fixed interest	5	
Other (details)	6	
DK	8	
NA	9	26

COL.

7.4.3 Whose wages were the repayments calculated on?

		COL.
1 male income	1	
1 female income	2	
2 FT incomes	3	
FT male/PT female	4	27
PT male/FT female	5	
Other (details)	6	
DK	8	
NA	9	

7.4.4 Was the mortgage for the full amount of the ownership share?

[Give %]

% [| |] 28 - 30

DK 889

NA 999

7.4.5 For how many years does the mortgage last?

years [|] 31/2

DK 88

NA 99

7.4.6 And how many years are there still to run?

years [|] 33/34

DK 88

NA 99

COL.

Ask all equity sharers

7.5 Have you increased or decreased your ownership share at all?

		COL.
Increased	1	
Decreased	2	
Unchanged	3	35
DK	8	
NA	9	

7.6 Can you remember what the house was valued at when you joined the scheme?

☐☐☐☐☐ 36 - 40

DK	-8888
NA	-9999

7.7 Who is responsible for repairs and maintenance of the house?

		COL.
Local Authority	1	
Joint	2	
Resident	3	41
DK	8	
NA	9	

If householder, ask 7.7 1

If not go to

7.7.1 Have you ever had to raise a loan for repairs and maintenance?

		COL.
Yes	1	
Tried unsuccessfully	2	
No	3	
DK	8	
NA	9	42

43 blank

COL

7.72 Details of loans

	Year	Source		Used for		
Loan 1	19 ☐☐	Bank	1	Damp Proof	Yes	1
		Build. Soc.	2		No	2
		Finance Co.			DK	8
	- 8 DK	Insurance	4		NA	9
	- 9 NA	Family	5	Dry Rot		1
		Other	6			8
		(details)				
		DK	8			9
		NA	9	Roof		1
						2
						8
						9
				General		1
				Repairs		2
						8
						9
				Structural		1
				Alterations		2
				(details)		8
						9
				Improvements		1
				(details)		2
						8
						9
				Other		1
				(details)		2
						8
						9

44 - 53

54 blank

Loan 2 19 ☐☐ ☐

Damp Proof ☐
Dry Rot ☐
Roof ☐
General Repairs ☐
Structural Alterations ☐
Improvements ☐
Other ☐

55 - 64

65 blank

Loan 3 ☐☐ ☐

Damp Proof ☐
Dry Rot ☐
Roof ☐
General Repairs ☐
Structural Alterations ☐
Improvements ☐
Other ☐

66 - 75

76 blank

Loan 4 ☐☐ ☐

Damp Proof
Dry Rot
Roof
General Repairs
Structural Alterations
Improvements
Others

			COL.
	CARD NO. (4)		1
	I/D.	[ ][ ][ ]	2 - 4
7.73 So were there any more loans? (details)	Yes	1	
	No	2	
	DK	8	
	NA	9	5
7.74 How many in total was that?		[ ]	
	DK	8	6
	NA	9	

<u>ASK ALL EQUITY SHARERS</u>

		COL.
7.8 So what was your main reason for joining an equity share scheme? [write in].	1	
	2	
	3	
	4	
	5	
	6	
	7	
	8	
	9	7/8

COL.

7.9 Had you as a household made any attempts to buy previously?

				COL.
[details]	Yes	1		
	No	2		
	Prev. owned [details]	3		
	DK	8		
	NA	9		9

8.0 What do you now see as the main advantages of equity share? (write in)

	1	
	2	
	3	
	4	
	5	
	6	10/11
None	7	
DK	8	
NA	9	

And the main disadvantages? [write in]

	1	
	2	
	3	
	4	
	5	
	6	12/13
None	7	
DK	8	
NA	9	

COL.

Ask all owners and equity sharers

9.0 Do you think that owning a house has affected your family life at all? For instance:

a) Women's employment patterns — details - 1. Yes / 2. No / 8. DK / 9. NA — 14

b) Decisions about children — details - 1. Yes / 2. No / 8. DK / 9. NA — 15

c) Impact on spending patterns — details - 1. Yes / 2. No / 8. DK / 9. NA — 16

9.1 Do you have any idea about how much your house is now worth? — 17 - blank

[ ][ ][ ][ ][ ] — 18 - 22

- 8888 DK

- 9999 NA

COL.

Ask All

10.0 Whose name is the house held in?

Man	1	
Woman	2	
Joint	3	
DK	8	
NA	9	23

10.1 Would you mind telling me what proportion your housing costs are (rent or mortgage and rates) as a proportion of your total household income?

% ☐☐ 24 - 25

- 8 DK
- 9 NA

10.2 Have you ever received any local authority grant for repairs to this house?

Yes	1	
No	2	
DK	8	
NA	9	26

10.21 How many grants in total was that?

7+ =	7	
DK	8	
NA	9	27

COL.

If yes Was that

a) Discretionary Improvement Grant

Year	Amount	%	Reason			
				Yes	1	
				No	2	
				DK	8	
				NA	9	28

b) Standard Amenity Grant

Year	Amount	%	Reason			
				Yes	1	
				No	2	
				DK	8	29
				NA	9	

c) Repair Grant

Year	Amount	%	Reason			
				Yes	1	
				No	2	
				DK	8	30
				NA	9	

31 blank

10.3 Have you ever had other help financially with housing costs? [Details]

Rent rebate	Yes	1	32
	No	2	
	DK	8	
	NA	9	
Housing benefit		☐	33
DHSS interest payment		☐	34
Rate rebate		☐	35
Other (details)		☐	36

COL

Can I finally ask one or two questions to put the whole study into some kind of perspective.

10.4 When you were 10, what kind of accommodation did you live in? And your husband/wife?

			COL
Woman	owner occupied	1	
	council flat	2	
	council house	3	
	privately rented flat	4	
	privately rented house	5	
	tied	6	
	other - details	7	
	DK	8	
	NA	9	37
Man	owned	1	
	council flat	2	
	council house	3	
	privately rented flat	4	
	privately rented house	5	
	tied	6	38
	other	7	
	DK	8	
	NA	9	

COL.

10.5 Was that in Sunderland?

			COL.
Man	Yes	1	
	No	2	
	DK	8	
	NA	9	39
Woman	Yes	1	
	No	2	
	DK	8	
	NA	9	40

41 Blank

10.6 And what kinds of work did your parents do, when you were 10? And your in-laws?

			COL.
Woman's Mother	Full time	1	
	Part-time	2	
	Home work	3	
	FT house-work/child care	4	
	casual empl.	5	
	Non-employed	6	
	Other	7	
	DK	8	
	NA	9	42

COL.

10.6 (cont'd.)

Kind of job [write in]

			COL.
		1	
		2	
		3	
		4	
		5	
		6	
	DK	8	
	NA	9	43
Woman's Father	FT	1	
	PT	2	
	Casual	3	
	Unemployed	4	
	Sick	5	
	Retired	6	
details -	Other	7	
	DK	8	
	NA	9	44
Kind of Job [write in]		1	
		2	
		3	
		4	
		5	
		6	
	DK	8	
	NA	9	45

			COL.
Man's Mother	FT	1	
	PT	2	
	Homework	3	
	FT Housework/ Childcare	4	
	Casual employment	5	
	Non-employed	6	
	Other	7	
	DK	8	
	NA	9	46
Kind of job [write in]		1	
		2	
		3	
		4	
		5	
		6	47
Man's Father	FT	1	
	PT	2	
	Casual	3	
	Unemployed	4	
	Sick	5	
	Retired	6	
	Other - details	7	48
	DK	8	
	NA	9	

COL.

Kind of job [write in]

			COL.
Kind of job [write in]	1		
	2		
	3		
	4		
	5		
	6		
	8		
	9		49
			50 blank

10.7 How old were you when you left full-time education?

Man	14	1	
	15	2	
	16	3	
	17	4	
	18	5	
	19	6	
	20+	7	
	DK	8	
	NA	9	51
Woman	14	1	
	15	2	
	16	3	
	17	4	
	18	5	
	19	6	
	20+	7	
	DK	8	
	NA	9	52

COL.

10.? Do you currently have any of the following qualifications? (If yes, ascertain f.t. or p.t.). And your husband/wife

MAN

					COL.
CSEs	Yes	1	FT	1	
	No	2	PT	2	
	DK	8	DK	8	
	NA	9	NA	9	59 - 60
O levels	Yes	1	FT	1	
	No	2	PT	2	
	DK	3	DK	8	
	NA	9	NA	9	61 - 62
Trade Apprenticeship		1	FT	1	
		2		2	
		8		8	
		9		9	63/4
City + Guilds		1		1	
		2		2	
		8		8	
		9		9	65/6
ONC/TEC/BEC		1		1	
		2		2	
		8		8	
		9		9	67/8
HNC/TEC/B		1		1	
		2		2	
		8		8	
		9		9	69/70

				COL.	
Clerical/commercial	1	1			
	2	2			
	8	8			
	9	9		71	72
Nursing (SEN or over)	1	1			
	2	2			
	8	8			
	9	9		73	74
Teaching qualifs.	1	1			
	2	2			
	8	8			
	9	9		75	76
Other Univ./Poly Diploma	1	1			
	2	2			
	8	8			
	9	9		77	78
Degree	1	1			
	2	2			
	8	8			
	9	9		79	80

CARD NO. (5) — 1

I/D. [| |] — 2 - 4

Woman

					COL.	
CSEs	Yes	1	FT	1		
	No	2	PT	2		
	DK	8	DK	8		
	NA	9	NA	9	5	6

COL.

10.8 (cont'd.)

O levels	Yes	1	FT	1		
	No	2	PT	2		
	DK	8	DK	8		
	NA	9	NA	9	7	8
Trade Apprenticeship		1	FT	1		
		2		2		
		8		8		
		9		9	9	10
City + Guilds		1		1		
		2		2		
		8		8		
		9		9		
ONC/TEC/BEC		1		1		
		2		2		
		8		8		
		9		9	11	12
HNC/TEC/B		1		1		
		2		2		
		8		8		
		9		9	13	14
Clerical/Commercial		1		1		
		2		2		
		8		8		
		9		9	15	16
Nursing (SEN or over)		1		1		
		2		2		
		8		8		
		9		9	17	18

			COL.	
Teaching qualifs.	1	1		
	2	2		
	8	8		
	9	9	19	20
Other Univ/Poly diploma	1	1		
	2	2		
	8	8		
	9	9	21	22
Degree	1	1		
	2	2		
	8	8		
	9	9	23	24

COL.

Can I ask finally if you would be prepared, in a month or two's time, to spend about half an hour or so talking with someone from the Poly in more detail about your housing decisions and experiences? It's all in connection with a research project, and would be just as confidential as this interview will be.

Agree	1
Refused	2

And [for Hastings Street owners only], we are very interested in the information that is recorded on the deeds of the house; which traces the various kinds of people that have owned these houses. The only way to get the information is to look at the deeds.

If outright owner,

Would you be prepared to let a researcher from the Polytechnic come and look at yours - it's the only reliable way that we can trace changes in owners.

Yes	1
No	2

If mortgage-holder

Would you be prepared to give your permission for a researcher to look at the deeds to your house which are held by the building society? - it's the only way we can get this information.

Yes	1
No	2

[ASK TO FILL IN AND SIGN THE APPROPRIATE PIECE OF PAPER]

Thanks for help and co-operation.
Stress confidentiality.

APPENDIX THREE: ADDITIONAL TABLES

TABLE ONE

SEG OF HEAD OF HOUSEHOLD	COUNT ROW PCT COL PCT	AREA DEERNESS	DOXFORD	HASTINGS	ROW TOTAL
NON MANUAL		10 35.7 37.0	9 32.1 34.6	9 32.1 24.3	28 31.1
MANUAL		13 26.5 48.1	16 32.7 61.5	20 40.8 54.1	49 54.4
OUT OF LABOUR MARKET		4 30.8 14.8	1 7.7 3.8	8 61.5 21.6	13 14.4
COLUMN TOTAL		27 30.0	26 28.9	37 41.1	90 100.0

CHI SQUARE 4.73703 CRAMER'S V 0.16222

D.F. 4 NUMBER OF MISSING OBSERVATIONS = 0

SIGNIFICANCE 0.3154

TABLE TWO

MALE EMPLOYMENT

AREA (COUNT / ROW PCT / COL PCT)	FULL TIME	RETIRED	SICK	UNEMPLOYED	ROW TOTAL
DEERNESS	22			1	23
	95.7			4.3	31.1
	33.3			50.0	
DONAFORD	25		1		26
	96.2		3.8		35.1
	37.9		50.0		
HASTINGS	19	4	1	1	25
	76.0	16.0	4.0	4.0	33.8
	28.8	100.0	50.0	50.0	
COLUMN TOTAL	66	4	2	2	74
	89.2	5.4	2.7	2.7	100.0

CHI SQUARE 10.56849

CRAMER'S V 0.26722

D.F. 6

NUMBER OF MISSING OBSERVATIONS = 16

SIGNIFICANCE 0.1027

TABLE THREE

FEMALE EMPLOYMENT: 3a

COUNT ROW PCT COL PCT	FULL TIME	PART TIME	RETIRED	SICK	UN-EMPLOYED	HOUSE-WORKER	UNKNOWN /NOT APP.	ROW TOTAL
AREA								
DEERNESS	3		1	2	1	12	1	20
	15.0		5.0	10.0	5.0	60.0	5.0	27.4
	23.1		11.1	66.7	33.3	46.2	50.0	
DOXFORD	5	8	2			6		21
	23.8	38.1	9.5			28.6		28.8
	38.5	47.1	22.2			23.1		
HASTINGS	5	9	6	1	2	8	1	32
	15.6	28.1	18.8	3.1	6.3	25.0	3.1	43.8
	38.5	52.9	66.7	33.3	66.7	30.8	50.0	
COLUMN	13	17	9	3	3	26	2	73
TOTAL	17.8	23.3	12.3	4.1	4.1	35.6	2.7	100.0

CHI SQUARE 19.12576

CRAMER'S V 0.36194

D.F. 12

NUMBER OF MISSING OBSERVATIONS = 17

SIGNIFICANCE 0.0855

FEMALE SEG. 3b

	COUNT ROW PCT COL PCT	NON-MANUAL	MANUAL	D/K N/A	ROW TOTAL
AREA	DEERNESS	3	3	14	20
		15.0	15.0	70.0	27.4
		13.0	23.1	37.8	
	DOXFORD	7	6	8	21
		33.3	28.6	38.1	28.8
		30.4	46.2	21.6	
	HASTINGS	13	4	15	32
		40.6	12.5	46.9	43.8
		56.5	30.8	40.5	
	COLUMN	23	13	37	73
	TOTAL	31.5	17.8	50.7	100.0

CHI SQUARE 6.77775

CRAMER'S V 0.21546

D.F. 4

NUMBER OF MISSING OBSERVATIONS = 17

SIGNIFICANCE 0.1681

TABLE FOUR

HOUSEHOLD TYPE COUNT ROW PCT COL PCT		SINGLE PERSON	FRIENDS	ADULT & CHILDREN	ROW TOTAL
AREA	DEERNESS	3	1	2	6
		50.0	16.7	33.3	25.0
		21.4	100.0	22.2	
	DOXFORD			2	2
				100.0	8.3
				22.2	
	HASTINGS	11		5	16
		68.8		31.3	66.7
		78.6		55.6	
	COLUMN	14	1	9	24
	TOTAL	58.3	4.2	37.5	100.0

CHI SQUARE 6.81349

CRAMER'S V 0.37676

D.F. 4

NUMBER OF MISSING OBSERVATIONS = 0

SIGNIFICANCE 0.1461

TABLE FIVE

COUNT ROW PCT COL PCT		FIRST TIME BUYERS	OTHERS	ROW TOTAL
AREA	DEERNESS	21 77.8 30.9	6 22.2 27.3	27 30.0
	DOXFORD	20 76.9 29.4	6 23.1 27.3	26 28.9
	HASTINGS	27 73.0 39.7	10 27.0 45.5	37 41.1
	COLUMN TOTAL	68 75.6	22 24.4	90 100.0

CHI SQUARE 0.23214 CRAMER'S V 0.05079

D.F. 2 MISSING OBSERVATIONS = 0

SIGNIFICANCE 0.8904

TABLE SIX

GRANTS

AREA	COUNT ROW PCT COL PCT	OBTAINED	NONE	ROW TOTAL
	DEERNESS		27 100.0 32.5	27 30.0
	DOXFORD		26 100.0 31.3	26 28.9
	HASTINGS	7 18.9 100.0	30 81.1 36.1	37 41.1
	COLUMN TOTAL	7 7.8	83 92.2	90 100.0

CHI SQUARE 10.87268 CRAMER'S V 0.34757

D.F. 2

SIGNIFICANCE 0.0044 NUMBER OF MISSING OBSERVATIONS = 0

TABLE SEVEN

COUNT ROW PCT COL PCT		RATE REBATE OBTAINED	NONE	ROW TOTAL
AREA	DEERNESS		26 100.0 38.8	26 31.3
	DOXFORD	4 16.7 25.0	20 83.3 29.9	24 28.9
	HASTINGS	12 36.4 75.0	21 63.6 31.3	33 39.8
	COLUMN TOTAL	16 19.3	67 80.7	83 100.0

CHI SQUARE 12.50537 CRAMER'S V 0.38816

D.F. 2

SIGNIFICANCE 0.0019 NUMBER OF MISSING OBSERVATIONS = 7

TABLE EIGHT

SEG. OF HEAD OF HOUSEHOLD

TENURE

COUNT / ROW PCT / COL PCT	OUTRIGHT OWNER	MORTGAGE HOLDER	EQUITY SHARER	ROW TOTAL
NON MANUAL	5.0	19.0	4.0	28.0
	17.9	67.9	14.3	31.1
	35.7	32.2	23.5	
MANUAL	4.0	34.0	11.0	49.0
	8.2	69.4	22.4	54.4
	28.6	57.6	64.7	
OUT OF LABOUR MARKET	5.0	6.0	2.0	13.0
	38.5	46.2	15.4	14.4
	35.7	10.2	11.8	
COLUMN TOTAL	14.0	59.0	17.0	90.0
	15.6	65.6	18.9	100.0

CHI SQUARE 7.20783 CRAMER'S V 0.20827

D.F. 4 NUMBER OF MISSING OBSERVATIONS = 0

SIGNIFICANCE 0.0989

TABLE NINE

MALE SEG

COUNT ROW PCT COL PCT	MANUAL	NON-MANUAL	N/A	ROW TOTAL
TENURE				
OUTRIGHT OWNER	1 12.5 5.6	4 50.0 8.2	3 37.5 42.9	8 10.8 -
MORTGAGE HOLDER	14 28.0 77.8	34 68.0 69.4	2 4.0 28.6	50 67.6 -
EQUITY SHARER	3 18.8 16.7	11 68.8 22.4	2 12.5 28.6	16 21.6 -
COLUMN TOTAL	18 24.3	49 66.7	7 9.5	74 100.0

CHI SQUARE 9.68062 SIGNIFICANCE 0.0462

D.F. 4 CRAMER'S V 0.25575

MISSING OBSERVATIONS 16

TABLE TEN

FEMALE SEG.

COUNT ROW PCT COL PCT	NON- MANUAL	MANUAL	D/K N/A	ROW TOTAL
TENURE				
OUTRIGHT OWNER	4 36.4 17.4	2 18.2 15.4	5 45.5 13.5	11 15.1 -
MORTGAGE HOLDER	17 36.2 73.9	7 14.9 53.8	23 48.9 62.2	47 64.4 -
EQUITY SHARER	2 13.3 8.7	4 26.7 30.8	9 60.0 24.3	15 20.5 -
COLUMN TOTAL	23 31.5	13 17.8	37 50.7	73 100.0

CHI SQUARE 3.20973 CRAMER'S V 0.14827

D.F. 4 NUMBER OF MISSING OBSERVATIONS = 17

SIGNIFICANCE 0.5236

TABLE ELEVEN

NO. OF PART-TIME EMPLOYEES

COUNT ROW PCT COL PCT	0	1	ROW TOTAL
TENURE			
OUTRIGHT OWNER	9 64.3 13.4	5 35.7 21.7	14 15.6 -
MORTGAGE HOLDER	44 74.6 65.7	15 25.4 65.2	59 65.6 -
EQUITY SHARER	14 82.4 20.9	3 17.6 13.0	17 18.9 -
COLUMN TOTAL	67 74.4	23 25.6	90 100.0

CHI SQUARE 1.31885

CRAMER'S V 0.12103

D.F. 2

NUMBER OF MISSING OBSERVATIONS = 0

SIGNIFICANCE 0.5171

TABLE TWELVE

NO. OF FULL-TIME EMPLOYEES

TENURE	COUNT / ROW PCT / COL PCT	0	1	2	3+	ROW TOTAL
OUTRIGHT OWNER	Count	10	2	2	-	14
	Row Pct	71.4	14.3	14.3	-	15.6
	Col Pct	62.5	3.9	10.0	-	.
MORTGAGE HOLDER	Count	4	38	15	2	59
	Row Pct	6.8	64.4	25.4	3.4	65.6
	Col Pct	25.0	74.5	75.0	66.7	.
EQUITY SHARER	Count	2	11	3	1	17
	Row Pct	11.8	64.7	17.6	5.9	18.9
	Col Pct	12.5	21.6	15.0	33.3	.
COLUMN TOTAL	Count	16	51	20	3	90
	Pct	17.8	56.7	22.2	3.3	100.0

CHI SQUARE 33.91039

CRAMER'S V 0.434[illegible]4

D.F. 6

NUMBER OF MISSING OBSERVATIONS = 0

SIGNIFICANCE 0.0000

TABLE THIRTEEN

PREVIOUS TENURE

TENURE	COUNT / ROW PCT / PCT TOTAL	PRIVATELY RENTED	COUNCIL HOUSE	COUNCIL FLAT	WITH PARENTS	ROW TOTAL
OUTRIGHT OWNER	COUNT	6	1	1	6	12
	ROW PCT	50.0	8.3	8.3	33.3	16.7
	PCT TOTAL	30.0	5.0	12.5	16.7	-
MORTGAGE HOLDER	COUNT	11	17	5	15	48
	ROW PCT	22.9	35.4	10.4	31.3	66.7
	PCT TOTAL	55.0	85.0	62.5	62.5	-
EQUITY SHARER	COUNT	3	2	2	5	12
	ROW PCT	25.0	16.7	16.7	41.7	16.7
	PCT TOTAL	15.0	10.0	25.0	20.8	-
COLUMN TOTAL		20	20	8	24	72
		27.8	27.8	11.1	33.3	100.0

CHI SQUARE 6.50000

CRAMER'S V 0.21246

D.F. 6

NUMBER OF MISSING OBSERVATIONS 18

SIGNIFICANCE 0.3696

TABLE FOURTEEN

RATE REBATES

COUNT / ROW PCT / COL PCT	RATE REBATE OBTAINED	NONE	ROW TOTAL
TENURE			
OUTRIGHT OWNER	5	8	13
	38.5	61.5	15.7
	31.3	11.9	-
MORTGAGE HOLDER	9	44	53
	17.0	83.0	63.9
	56.3	65.7	-
EQUITY SHARER	2	15	17
	11.8	88.2	20.5
	12.5	22.4	-
COLUMN TOTAL	16	67	83
	19.3	80.7	100.0

CHI SQUARE 3.87079 CRAMER'S V 0.29515

D.F. 2

SIGNIFICANCE 0.1444 NUMBER OF MISSING OBSERVATIONS = 7