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Dr. David Knight
Cardiff University, 45 Park Place, Cardiff CF10 3BB

email: knighted@cf.ac.uk

Is there pressure to conform in a de-traditionalised society? Social control and 'age-appropriate' housing consumption

INTRODUCTION

This paper contributes to an emerging literature on tenure prejudice that arose from the 'meaning of home' debate that influenced many academic studies of housing in the 1990s. I have written elsewhere concerning the housing tenure related prejudices encountered by private tenants in the UK (Knight 1998, 2000a, 2000b, 2001, 2002). Following Gurney's application of Foucault's work on discipline (1977) to housing markets (Gurney 1998, 1999a, 1999b), I have synthesised an analytical framework that draws upon the work Foucault (1977), Giddens (1984) and Bauman (1998) to demonstrate that normalising discourses predicated upon structural factors within the housing system are mobilised in the construction of private tenants as 'flawed consumers' (to use Bauman's expression).

For those who present themselves as private tenants but nevertheless wish to be regarded as normal housing consumers, stereotypical images of the private tenant can cause difficulties. Renting from a private landlord may be regarded as a normal means of consuming housing for particular groups in society, i.e. students and other young adults, who are themselves a special category exempted from the prevailing standards of the citizen as consumer. It is acknowledged that they occupy a liminal transitional status explained by their age, they have limited means because they are in education or at an early stage of a work career, and their living arrangements are temporary, contingent and not fully adult. This stereotypical view of the group of consumers for whom private renting is regarded as normal and age-appropriate creates performative challenges for private tenants who are neither students nor young professionals wish to avoid being seen as age-deviant. In the absence of a single universal marker of adult status, housing consumption has taken its place among the plurality of tokens of maturity. Like parenthood, the ownership of a properly 'grown up' home is of contested importance for the successful performance of adulthood.

HOUSING TENURE AND THE TRANSITION TO ADULTHOOD

Contemporary British society, industrialised and secular, lacks formalised and publicly celebrated rites of passage that mark a definite passing into adulthood¹. This point is well made by Jones (1995), who observes that in Britain although the legal age of majority is 18, the rights and responsibilities of adulthood are conferred at various ages. There is no defining moment at which adulthood is reached in all things simultaneously. The legal achievement of adulthood is closely associated with age; the social achievement of adulthood is not. Lewis and Weigart (1990) describe such a situation in the United States. They also make the distinction between an individual's physical biography and one's social biography, such that 'we are physically mature before we are defined as socially adult' (*op. cit.* p. 88), and suggest that sending young people away to college for a few years allows their physical and social biographies to synchronize, more or less.

Adult status is multi-dimensional, and various authors identify a range of different transitions (Dey 1999). What represents the achievement of adult status varies, from a combination of biological age and social behaviour in the minds of some young people themselves (Hutson and Jenkins 1989); to economic independence from parents which needs to be underpinned by rights (Jones and Wallace 1992); and social criteria (Morrow and Richards 1996). Dey (1999) focuses on the role of parents, and how they influence the transitions made by their children. In Dey's view, parents attempt to guide their children through status changes associated with the life course, according to trajectories envisaged by the parents. He uses the term *trajectories* to mean both the goals to which parents subscribe and the paths pursued by their offspring to realize those goals. The parents may offer assistance, or withhold it, in order to influence the direction of their children's achievements. The duration over which support is given by parents depends on their temporal perspective regarding the obligation they feel, be it short-term, medium term or intergenerational, the latter honouring obligations incurred by receiving help from the previous generation by passing on help to their children in turn.

Morrow and Richards (1996) suggest that the achievement of financial independence from one's family of origin is an important aspect of adulthood. It is upon this that one's ability to become an adult consumer depends, and this in turn is important in the construction of individual identity. However, for many the aim of financial independence from one's parents may be frustrated by scarcity of formal employment.

OWNER OCCUPATION AS NORMAL; PRIVATE RENTING AS TRANSITIONAL

I would argue that consumption of housing plays a key role in the successful performance of the full adult consumer. The privately rented sector is a common first destination upon leaving the parental home (Jones 1995; Kemp and Rugg 2001), and as such is often viewed as a temporary, transitional

¹ There are many examples from anthropology of rites of passage in 'traditional' societies, where a ritual or ceremony unambiguously marks the transition to adulthood (e.g. Richards 1956; Turner 1967; La Fontaine 1978, 1985)

tenure serving a transient population (Kemp 1998). In Great Britain, home ownership has become the subject of normalising discourses that reinforce the perceived superiority of owner occupiers over tenants, and socially construct home ownership as the normal way to consume housing. Apart from the obvious financial disadvantage for private tenants in that it is 'generally more expensive to rent privately than to purchase an identical home with a mortgage' (Kemp 1998), the normalising discourses identified with reference to primary data sources by Gurney (1999a, 1999b) legitimise infra-penalties on tenants. Returning to the idea of parents' envisaged trajectories for their children, it may easily be understood why parents might wish to see their own children become home owners. Home ownership has come to be held up as an ideal in the UK, a 'property owning democracy'. Home ownership is a strongly aspirational form of housing consumption where it is associated with positive personal attributes and where, due to advantageous financial arrangements, it is seen as a form of saving.

Conventionally, the expectation is for new households and those leaving the parental home to use private renting as a stepping stone to an owner occupied home, or a secure tenancy in a home rented from a local authority or housing association. Such a household may rightly be considered to contain individuals in a transitional stage of their housing careers. Students in particular are thought of as undergoing transitions, both in terms of entering adulthood and taking steps towards independent living. It is a moot point whether, when they go to university, they are leaving home or merely 'living away'. Kenyon (1999) reports on her research on shared student houses that home can be used by young people as 'a space for developing adulthood' (p. 84). While her respondents thought of themselves as occupying two homes simultaneously, one with their parents and another during term time, their discussions of home and its meaning referred, perhaps surprisingly, to a third, imagined home as-yet unencountered. Part and parcel of this home of their future lives were marriage, children, jobs, mortgages, and responsibility, summed up by Kenyon's respondents as 'the package' (c.f. similar findings by Rowlands and Gurney 2001).

HOUSING TENURE AND THE 'PACKAGE' OF AGE-NORMATIVE LIFE GOALS

The life goals that make up the 'package' bring to mind imaginary deadlines, set according to reflexive monitoring of societal norms and mediated information. The process of deadline setting is captured in the following quotation from a newspaper column, with reference to women's reproductive choices. Here the writer views the time boundary for successful conception² as a problem to be met once several other markers of competent middle class adulthood have been collected:

² Catherine Bennett (2000) dismisses an apparent trend for an increase in conceptions to women over 40. She states that fertility in both sexes declines after the age of 35, and thereafter conception depends increasingly upon medical intervention, the overall success rate for IVF being just 17.4%. She reports that fertility specialists' advice to young women who know they want babies is to have them in their early 30s, or even their 20s. Bennett concludes that not wanting a baby during her early adulthood reduces a woman's chances of conceiving at all: "One infertility specialist said recently that his advice, when asked by a 39-year-old woman when to start trying for a baby, was 'yesterday'."

I started worrying about hitting 35 as soon as I got over the trauma of 30. If 30 was the deadline for achieving a great career, a grown-up house and, especially, a stable relationship with an owner of all the above, then 35 was definitely the babyline, the point at which, I vaguely understood, all your eggs went off overnight and conception became miraculous. (Clanchy 2000)

The urgency to reproduce exerted upon women by the decline of fertility with age is amplified by societal pressures:

Friends, family and work colleagues are all forever asking when you are going to have kids, and if not why not. There is a constant drip, drip, drip of pressure, a need to justify yourself in a way parents never have to. (Marcus 2002)

The individual's work and housing are similarly subject to normative pressures. Deadlines are envisaged by the members of a household deferring gaining a foothold in the owner occupier market. An awareness that parents, friends and other people whose opinions are important to them also imagine such deadlines exerts social pressure, however inadvertently. There may come a point at which an expected transition is considered overdue, so that a household's tenure arrangements may no longer be considered temporary, and effectively becomes a deviation from schedule. Lewis and Weigart (1990) observe that:

most statuses have their own socially prescribed durations. A career has its timetable ... which contains a schedule allocating the normal time for each person to pass through the designated statuses. To pass through at a faster or slower rate results in being identified as a social or age deviate, as having extraordinary personal traits producing the departure from age normalcy ... (Lewis and Weigart, 1990, p. 90)

Private renting is condoned as the most appropriate choice in specific circumstances, such as for students and those whose work requires mobility; but they neither expect, nor are they expected, to rent indefinitely.

Some parents may help their children with the costs of entry to owner occupation, e.g. by helping them with the initial deposit required for a house purchase; or otherwise provide them with a home until they are financially able to raise the deposit themselves and begin paying a mortgage. However, there is little evidence that many parents can afford to provide help with housing costs, or that parents' ability to do so as perceived by their children translates into actual financial assistance. Pickvance and Pickvance (1995) found that only 12% of their sample of young people in South-East England had received financial help for housing purposes from their parents. Finch and Mason (1993), in a survey of attitudes concerning obligations between family members found that only 32% of respondents agreed that a couple needing £800 to buy a house should ask family for help. The prevalence of this kind of help varies temporally and geographically, and also depends upon many other factors.

IS THERE PRESSURE TO CONFORM IN A 'DETRADITIONALIZED' SOCIETY?

The challenge faced by the individual self in late modernity described by Giddens (1991) is summarized by Tucker (1998) as follows:

Modern social structures are only reproduced by reflexive individuals inhabiting an increasingly "detraditionalized" and globally interdependent world, where old traditions and customs no longer provide signposts for how people should live, and who they should be. (*op. cit.* p. 2)

On the face of it, the view of late modernity described by Giddens (1984, 1991, 1992) is one in which choice predominates, and the norms of society hold no sway over the way individuals choose to live their lives. A great diversity of lifestyle choices are possible, to the extent that 'in conditions of high modernity, we all not only follow lifestyles, but in an important sense are forced to do so - we have no choice but to choose' (Giddens 1991, p. 81). An ordinary or typical life becomes harder to define. However, it is part of the nature of modernity, as Giddens views it, for individuals to engage reflexively with the world around them. What are believed to be traditional customs and behaviours still exist among a plurality of lifestyle choices, even though they are no longer strongly legitimated by the apparatus of the state or by the informal social control mechanisms of the community. Moreover, reflexively acting individuals have it within their power to reproduce traditional ways of being: both by behaving as if such a lifestyle is condoned by an external source of moral authority or corresponds to statistical normality; and by promoting such a lifestyle to others.

Private tenancy, whether by choice or accident, is but one of several stigmatizing markers that communicate deviance from society's normative expectations. Others include being gay or lesbian, childless heterosexual coupledom, not being in a couple relationship, and living with one's parents beyond whatever age is thought typical for leaving home (Watson-Smyth 2000). While each of these states represents a deviation from the societal average, and is subject to sanctions as defined by Giddens (1984), they illustrate how the contestation of norms has become part of the project of the self in late modernity. Whilst the prevalence of non-heteronormative sexuality cannot be measured objectively, a greater diversity in lifestyles, projects and choices is acknowledged to be possible. Societal attitudes adapt to changes in social behaviour. Initial condemnation of behaviour that departs from accepted norms may give way to acceptance in a relatively short space of time. However, those who are at the vanguard of an unconventional lifestyle choice, which has included single parenthood and divorce in the recent past, must profess indifference or hostility to the social norm, or else insist upon the social acceptability of their choices.

Whilst the decision to rent privately may appear benign, and a private matter for the tenant, I would contend that in many areas of life our choices are scrutinised by expert and lay commentators, and our decisions are questioned. In late modernity experience is mediated (Giddens 1991), and individuals continually monitor their own activity in the light of information as it becomes available, so that their resolve is tested by comparison, criticism and awareness of a variety of alternatives.

Several trends have emerged in relation to the life course and reproduction in Northern Europe in the last decade that add up to a decline in the popularity of marriage, heterosexual coupledom and childbirth (Woodward 2000). These trends are still sufficiently new to excite commentators and to draw apocalyptic reaction from representatives of organisations who see it as their task to uphold tradition.

In comments in the newspaper of his diocese, *Rochester Link*, The Bishop of Rochester, the Right Reverend Michael Nazir-Ali, once described married couples who choose not to have children as 'self-indulgent and incomplete'. He expressed the view that in marriage, 'children are not an optional extra', and that a marriage is not complete 'if the intention is never to have children' (Mullins 2000). The Bishop identified 'excessive self-regard' and the desire for career advancement and travel as motivations for planned childlessness (Frean 2000a). His comments drew immediate condemnation from the Pro Choice Alliance and the National Council of Women (Mullins 2000), and a number of other voluntary organisations concerned with fertility and family planning (Rumbelow 2000; Frean 2000a, 2000b). Research by the Joseph Rowntree Foundation (cited by Frean 2000b) found that 21% of women born in 1965 will remain childless, compared to 9% of women born in 1946, suggesting a long-term trend. However, complicating factors besides prioritising work or travel may provide the context for not reproducing. The decision not to have children often arises from partners being risk-averse, and a long process of indecision. Factors such as the quality of a relationship, financial insecurity and the burden of responsibility lead couples with quite conventional views about partnerships and parenting not to raise families (Rumbelow 2000). Furthermore, it is erroneous to presume that the decision to have or not to have children is an exclusively middle class issue. There is no necessary connection between voluntary childlessness and high-flying careers and high earnings (Marcus 2002).

The remarks made by the Bishop of Rochester highlight the pressure that is placed on individuals in society to adopt lifestyles that do not deviate in major respects from that followed by the majority: to work within the capitalist wage economy, to form heterosexual couple relationships and raise families, and to consume the goods that the consumer society fosters the desire for, including owner occupied housing.

I do not suggest that social control through extolling normative behaviour and denigrating deviance is intended to bring all social actors into line with a consensus view. On the contrary, deviant cases perform an ideologically useful role in defining the normal. Whilst pressure to conform pervades social life, its effect is as much to cause feelings of shame in those who do not measure up as to bring about any change in their behaviour. The very existence of a shameful class or category of person enables home owners, family couples and the fully employed to feel pride in their achievement of normalcy. This is not to say that the unconventional actor does not also feel proud in his or her achievements. However, such pride is delegitimized by the majority of society adhering to normative and celebrated values.

EVIDENCE OF A NORMATIVE CONSENSUS ON LIFECOURSE TRANSITIONS

I propose that awareness of one's departure from a normative life path can become a source of anxiety unless defended by a determined effort of resistance to the attempts of others to define one as abnormal in the Foucaultian sense. At the beginning of my doctoral research I encountered considerable resistance to both the idea that anything like a societal consensus exists concerning a normative life path or housing career, and the idea that individuals might refer to normative values when making decisions about life course transitions. In order to demonstrate the existence of normative societal expectations for life course transitions, I conducted a street survey in which participants were asked if various life course transitions applied to a majority of the population, and what age they considered typical for each one. The findings of this survey do, in fact, provide some indicative evidence to support a degree of normative societal consensus concerning the appropriate age for transitions associated with the attainment of adulthood. Sample results may be found at the end of this paper in figures 1-4. Figures 1 and 2 show a definite expectation that the typical first-time private tenant is younger than the typical first time buyer, and figure 3 suggests a normative consensus that most people start their first full-time job between the ages of 18 and 25. Figure 4 shows the age range respondents thought typical for 16 life course events.

There is some debate in the housing studies literature about the degree to which housing consumers are able to exercise choice, and the degree to which they are constrained by circumstances, markets, housing systems and social structures. Precedents in the housing studies literature (notably Sarre 1986 and Franklin 1990) refer to structuration theory, and the version outlined by Giddens (1984) in particular, as a conceptual framework for resolving the dichotomy of choice and constraint.

Following Giddens's outline of structuration theory, I would have argued that private tenants exercise a degree of choice subject to material constraints, structural constraints and sanctions (Knight, 2002). In relation to housing tenure, tenure prejudice is implicated in the mobilization of sanctions, which may take the form of mild disapproval, gossip or exclusion.

In structuration theory, the individual is conceptualised as a knowledgeable actor, and Garfinkel's work on ethnomethodology and Goffman's (1969) work on the presentation of self provide a template for understanding the social actor as a reflexive being. Reflexivity in this sense involves constant monitoring of one's own performance, and that of others, as well as being aware that others are monitoring one's performance too.

I argue that housing tenure forms part of the performance of a competent social actor, and owner occupied housing as an "achievement" can become part of the performance of both adulthood and the model consumer. Owner occupied housing also constitutes one of a number of goods and social relations that make up a "package" of signifiers that communicates successful adulthood both to the possessor and to observers.

A tension emerges in structuration theory whereby it is argued that in a “detraditionalized” society, there is an almost infinite variety of lifestyle choices; yet social actors, through reflexive monitoring and the awareness that others are doing it too, refer to cultural norms when choosing their course of action. Thus, we are not usually physically prevented from making unconventional choices (e.g. about our housing, our sexuality, reproduction, or age-appropriate behaviour), but we make those choices under the apprehension that others will have an opinion regarding everything we do, and individuals will care to different extents about the way others feel about their actions.

THE AGE-APPROPRIATENESS OF HOUSING TENURE

The evidence of this study supports the orthodox view that young adults’ consumption of housing by renting privately is related to their stage in the life course, and in particular their work careers. It is common for young adults living independently of their parents to rent privately while in education, unemployed, in the early stages of careers, unable to afford to buy property, or lacking the earning capacity to buy property of a desired type. The literature describes the UK private rented sector as performing a number of roles that include serving particular client groups, including young people in education or at the start of their employment careers. Another group is composed of households in transition (Bovaird, et al. 1985; Whitehead and Kleinman 1986; Kleinman and Whitehead 1988; Rugg et al 2002). Renting privately is not only widely considered acceptable for young adults: in the case of students and unmarried young adults in employment it is even presumed. Renting from a private landlord is specially condoned in such circumstances because students, young singles and professionals are presumed to occupy a temporary status incompatible with owner occupation or social housing. For older adults whose lifestyles, careers or family lives are more established, renting from a private landlord appears more anomalous:

There is a bit of a stigma about renting, which I think is actually wrong, but there is a bit of a stigma as you get older: “You mean you haven’t bought your own house yet?” It’s all a bit studenty, and shared, and shoddy and shabby... I mean, I get that perception.

(Laura, female, age 30)

The literature often accounts for this older age group renting privately in terms of the household undergoing transition (Sullivan 1986), and the arrangement having a temporary duration. In this study, a number of different transitional circumstances are seen to have affected the housing consumption of the respondents. Divorce, repossession, selling a property or looking for a suitable dwelling to buy may all be considered to be transitions in respondents’ life courses. However, the temporariness of any status, including that of private tenant, cannot be taken for granted. Divorced respondents in the sample did not see themselves re-entering owner occupation or social rented housing at any time in the near future

The emphasis the literature places upon the key demand group of young adults, either impoverished or pursuing work careers, obscures the presence of great numbers of private tenants who do not fit the typical profile.

The normalization of owner occupation, and the presumption that rational actors will always choose either to reduce their housing costs or consume in a way that confers disposal rights and not only use rights, both lead us to the expectation that private tenants should wish to exit the tenure at their earliest opportunity. Respondents in this study near the age of 30 were aware that their continuing to rent from a private landlord marks them as atypical, but insist that, in the face of implied criticism from relatives, their housing tenure is their own decision and no-one else's concern. However, those relatives' stronger prejudices against council housing may ameliorate any stigma that attaches to tenants who continue to rent from a private landlord in spite of settled into careers or raising a family. As will be discussed, continuing to rent from a private landlord beyond a certain age *without* achieving work careers, families or successful and/or heterosexual relationships carries stigma of its own.

CASE STUDIES

The remainder of this paper will examine case studies of private tenants from an ethnographic study conducted for my doctoral research. These will demonstrate that private tenants show an awareness of societal pressures upon them to conform to age-related norms in relation to their consumption of housing and their relationships and career goals.

(i) Upward mobility in the key demand group for privately rented housing

For younger respondents to view renting from a private landlord as normal in their situation depends upon the tenant both occupying the role of someone undergoing a rite of passage, and *not* occupying that role for *longer* than is deemed appropriate. Career builders can present themselves as delaying home ownership as a means to an end, and their present housing tenure has little impact upon their self-identity. Steve and Elizabeth, a student couple, relate their housing tenure to their career trajectories. They expect to continue to rent privately because it confers the benefits of flexibility, mobility and ease of access that they see as conducive to building a career:

DK: Do you expect to still be living here in 2 years' time?

Elizabeth: No.

DK: Why do you think you'll move?

Elizabeth: It'll presumably be because my Ph.D.'ll be finished.

DK: If you did move, where do you think you'd be likely to move to?

Elizabeth: Haven't got a clue. For me it depends on where my training is. [to Steve] For you it depends on where my training is or wherever you want to go if you don't want to go wherever my training is. It's all - haven't got any plans at all.

Steve: It's too far in the future for me to think about.

(Elizabeth, female, age 24; Steve, male, age 24)

Both Elizabeth and Steve see owner occupation as a constraint to geographical mobility at this time in their lives and for the next 10 years. Their case illustrates perfectly the outlook of the student and career-oriented consumers of privately rented housing. Elizabeth and Steve are upwardly socially mobile, aiming for better paid, higher status careers than their parents had. Their housing situation is temporary, and they have indefinitely deferred the time when a long-term solution must be found.

(ii) Career immobility and urgency to buy

For respondents the same age as Elizabeth and Steve who are not following a career path marked by qualifications, geographical mobility and promotion at work, home ownership is not something to be deliberately deferred while their circumstances improve incrementally. Renting privately may become a drain on their self-esteem. The solution may be looked for in a more immediate change in circumstances, such as finding paid employment or a job that is better paid than the present one. When this is achieved, home ownership becomes an immediate rather than long-term goal. Until the twin goals of employment and home ownership are realized, renting privately continues to be an unhappy compromise. Martin and Niamh, whose parents have similar class backgrounds to Elizabeth's and Steve's do not talk about career advancement or needing to remain geographically mobile in the immediate future. Martin and Niamh, who are both unemployed, do not anticipate any marked increase in their income or standard of living. They see renting privately as a long-term drain on their financial resources and an obstacle to their ability to settle into a stable home life and lay claim to the citizenship rights of full, adult consumers. They have set themselves the immediate goal of improving their housing situation by entering owner occupation, thus achieving a measure of success independent of careers and social advancement. Their investment in the ideology of home ownership demonstrates support for at least part of their parents' value system; by buying a home and not becoming first generation council tenants they hope to avoid intergenerational downward social mobility, which would otherwise result from their both being unemployed:

DK: What do you think your relatives think about you renting privately?

Martin: Oh... they see it as a means to an end until you can afford a house, don't they?

Niamh: Yeah. [pause] I think my dad was happier when we said we were going to buy a house and not rent again.

Martin: Like people say, at the end of the day it's just a waste of money, isn't it? It serves your purpose while you're saving. [...] The only advantage is sort of, if you can't afford a house. I can't think of any other advantages to be honest with you. There aren't any.

(Martin, male, age 25; Niamh, female, age 19)

(iii) Continuing to rent privately with stable employment

Luke has rented privately as a student, while unemployed, and for 4 years since being in professional employment. Luke shares a house with 3 others. He is less anxious than his housemates about his housing situation because his employment status is more consolidated and his range of housing options is greater. He has savings that would enable him to pay a mortgage deposit:

Luke: I've got money, because of my job and everything, so it's reasonably easy for me to find a place to buy. I'd quite like a house round this area. A small but nice, probably terraced house with a reasonable size garden.

(Luke, male, 32)

Luke's current preference is for sharing with other people rather than living alone, and his expectation of owner occupation includes having lodgers:

Luke: I think in a lot of ways I'd be quite fearful of living on my own, because I've always lived with other people. I can imagine living by myself perhaps or with a partner at some point, which is perhaps the ideal way I'd like to move out of here. But even if I bought my own place I would probably - I imagine - have one or two friends living there as well. You know, I'd like that.

Luke is aware that his current housing arrangements are unconventional in the eyes of relatives, but he has not allowed other peoples' definitions of a normal life course to influence his decisions regarding his own lifestyle. He is not forced to rent privately through lack of control over his life; on the contrary, sharing a rented house meets important social needs, and sharing the cost of rent has enabled him to save up enough for a deposit for a house purchase. At his time in life, Luke feels ready to buy a property, and is confident of his ability to do so, but feels there is no real hurry to change a situation that suits him at the moment.

(iv) Private renting as a setback

Less confident of his own position is Iain, a married former owner occupier with teenage children. He feels very keenly a loss of status on becoming a private tenant, having progressed up the property ladder for 8 years before suffering repossession. Iain had never rented privately before becoming a home owner. Renting from a private landlord makes Iain anxious because of the loss of autonomy and frequent moving he has experienced in the tenure. Although he long ago passed all his society's tests of adulthood and citizenship, his exit from owner occupation and his current responsibility as the head of a family of five make him doubt the appropriateness of private renting at his stage in the life course. The only way he can see for this situation to be resolved is a return to owner occupation, the prospects for which are cloudy:

My house is my home. At the moment, in rented, I can't call it home because... you can't really, can you? Because you can't settle. So we are basically now looking to buy a house now. Where we can hopefully settle down. And call home.

(Iain, male, age 47)

PRIVATE RENTING AS THE ANTITHESIS OF SETTLING DOWN

Interviewees who have reached a chronological age whereby they cannot be considered as anything other than adults, reported varying degrees of pressure from their parents to acquire conventional markers of maturity. The trajectory promoted by parents was for their children to 'settle down': to find work, marry, have children and acquire permanent housing. In other words, the 'package' described earlier in this paper.

The insecurity of private renting following deregulation by acts of Parliament in 1988 and 1996, and the increasing association between the PRS and young households, particularly students, mean that the PRS no longer offers 'grown up' housing, if that is defined as long term residence. Parents see private renting as transient, temporary, and inimical to settling down. Not only is private renting incompatible with stability, it does not help young adults get a foot in the property market, which may be viewed by some parents as the key to their children's future prosperity.

(v) Resisting familial discourses of time and social status

Four of the interviewees rent a house together. Abigail is studying for a postgraduate qualification. Paul and Althea work part-time, and Luke works full time. Each of the sharers experiences different pressures from family, and not only parents, to opt for a more mainstream and more 'secure' housing tenure.

The validity of Abigail's choice to rent privately is under assault from the normalisation of home ownership in her extended family, and normative expectations about the achievements of someone of her age and stage in the life course:

Abigail: Most of my family are owner occupiers, actually.

DK: In general, in terms of their relationship with you, but also with the example of your uncle in the South of England who rents, how do you think your other relatives feel about you renting privately?

Abigail: They probably think it's a bit downmarket. You know, sort of, [...] it's not seen as very successful. It seems a bit of a [...] poor option than - I think that it's kind of like "why are -" you know, the aim is to own your own house, so it's kind of like something that I'm doing while I'm waiting to do that, really, which is probably what their attitude is.

(Abigail, female, age 27)

In Abigail's account, renting from a private landlord carries the stigma of being a down market 'poor option'. Her consumption of housing by renting privately goes against the grain and is thus open to question. Her impression is that her relatives regard renting privately as a stepping stone toward owner occupation, and not a valid housing choice in its own right. I questioned her further to discover what sort of actions she might be expected to be taking to satisfy her relatives' expectations.

DK: So, from them you don't get the picture that they feel you ought to be doing something to more quickly get yourself into the position where you could afford to buy?

I mean, do you think they feel your career path and everything is quite sensible, or do they think you should have done something different really?

Abigail: Erm... I think they probably think, you know, from their point of view, they would like to see it. They would like to see um... they'd like to see me working in a job where I was earning money and I could have started paying off a mortgage by now; I think, you know, generally they probably think that I've left it a bit late and, you know, time's running out, and I'm - you know - wasting time, really. But I mean, I don't really worry about what they think that much at the moment. You know, I think I just know that I've got different values to them, and it's not something that I've... [...]. You know, I mean I think for them it was like as soon as my parents got married, it was like to own their own home was the thing to do, whereas for me it's... not.

Abigail agrees that relatives might question her efforts to obtain employment that would see her earning enough to pay a mortgage. For her, the crucial objection they might have is to a perceived lack of progress for the time she has had in which to achieve conventional objectives for work and home. She uses three phrases to denote inefficient use of time: *leaving it late*, *time running out* and *wasting time*. She is self-conscious about how her time-achievement ratio is perceived by others, but resists the social control effects of their perceptions firstly by dismissing their relevance, and secondly by reaffirming her commitment to values that are divergent from those of her parents. The potential for the opinions of others to influence Abigail's choices is negated by her determination to follow a destiny of her own choosing.

(vi) Not "still in digs"

Abigail's house mate Paul is also aware of the pressure to conform to the expectation that wages are earned in large part to be able to buy housing. Like Abigail, he is aware that this expectation increases with age.

Paul: I think there is a pressure about, you know, when you're earning - when you're grown up you buy a house.

(Paul, male, age 27)

In his own case, Paul has encountered a similar reaction to that experienced by Abigail: surprise that he continues to rent from a private landlord:

DK: Thinking about your relatives, not specifically your brother, who's also renting privately, what do you think your relatives think about you renting privately?

Paul: [pause] I think some relatives look down on it a little. [...] One relative always says 'oh, are you still in digs?' which is just like, well... I can see a bit of a judgement in that statement, or whatever, and my initial reaction is 'well, I've never lived in digs', sort of, well, digs I imagine you're renting a room from a... landlady. I always think I've rented places and I've never thought of living in digs.

Paul is somewhat indignant at his relatives' attitudes to him renting privately. Not only does Paul see the term 'digs' as pejorative, his uncle's use of the word *still* implies that his housing situation should be temporary and is possibly overdue for change. This relates to Paul's earlier observation that grown ups are expected to buy houses, not rent them.

(vii) Looking into other tenure options

Althea's parents, too, would prefer their daughter to be in another housing tenure, namely owner occupation.

DK: What do you think your parents think about you renting privately?

Althea: Erm - I think that they think it would be better if I had somewhere of my own.

DK: Mm-hmm. Why would you say that?

Althea: Um... I dunno - for a lot of reasons. I mean, you know... I dunno, owning your own home has sort of, like, other perks, like sort of being able to get - you know - I dunno, um, what's it called? 'Gold cards' or whatever, with shops and things like that, and catalogues and what-have-you, and... you know, they just seem to think it's better to own somewhere of your own...

...A couple of months ago, my mother and father sort of, like, said they'd give me a deposit if I wanted to get somewhere, so I've been looking for a bit, but the contract for my job is temporary, and it was part-time, even though I'm working full-time at the moment, but that's just to cover somebody else. So I thought "I can't really afford -" I mean, I could afford to buy somewhere, but I couldn't afford to buy new furniture and get everything done, really.

(Althea, female, age 28)

Her parents have persuaded Althea of the financial benefits of owner occupation, for example the difference housing tenure makes to being able to obtain access to credit. So keen are Althea's parents for her to enter the owner occupied sector that they are willing to give her financial assistance such as paying her the deposit for a mortgage down payment. She is not as susceptible to the considerable pressure upon her to opt for buying as she is to her growing dislike of renting from a private landlord. This predisposes her toward accepting an offer from a housing association despite this option not matching her stated tenure preference of owner occupation.

(viii) Sharing as a lifestyle choice

The fourth sharer in the house is Luke, who has lived in the property the longest. His relatives are not judgmental about his housing choices. In common with Paul and Abigail, he can imagine value judgements being made about his housing consumption and his lifestyle representing a departure from the beaten track. Like Abigail, though, he acknowledges that he has different values from those of his parents and other family members, and remains determined to do things his way.

DK: So, taking your friends and relatives together, what do you think that they think about you renting privately?

Luke: Um - relatives I would think they would probably think it's - you know - 'oh, it's not right', or something. I don't imagine they're crucially bothered about it, but I think they - because they think it's perhaps a little bit unconventional from their experience... you know; I assume they think it's something more fragile and less settled and... something like that. Yes, it's connected with ideas about whether you should have a family and settle down and have a mortgage and that sort of thing, which they have done with their lives.

(Luke, male, age 32)

Luke's determination to choose his own lifestyle despite the influences of family, society and tenure prejudice requires an effort of resistance. Renting privately may be seen by others as 'fragile' and 'less settled' than owning one's home, and as such is 'not right'. He portrays a conceptual divide with conventional experience and behaviour on one side, which includes having a family and a mortgage and settling down; and the unconventional on the other, including renting privately into one's early thirties, sharing rented housing, his sexuality, and not settling down or having children. Luke has steady employment and enough money saved for a mortgage down payment. However, his present sharing arrangement and low housing costs suit his present needs. He has become used enough to running his life according to his own values that he is able to resist social control pressures to exchange his present living arrangements for the conventional option of buying a house, despite having been able to afford to for quite some time.

(ix) Renting privately a year after graduation is fairly acceptable

Malcolm is an undergraduate student, whose housing situation, sharing a privately rented house with other students, is widely recognised and condoned as appropriate to both his age and his stage in the life course. When asked about his relatives' feelings about housing tenure, he comes straight to the point, which is acceptability over time:

DK: How do you think your relatives might feel, say, in 3 years' time, if you happen to be renting in a shared house, or renting a place of your own?

Malcolm: Fairly happy. I think in 10 years' time they might feel different, and be telling me that I ought to be finding somewhere to settle down and have it as my own and whatever, or telling me that with the money I'm spending on rent I could be buying a house; that kind of advice, but I think in 3 years' time, just a year after finishing a degree, I'd say then renting a property or whatever is still fairly acceptable, I would say.
(Malcolm, male, age 19)

According to Malcolm, it is acceptable for graduates to continue to rent for a year or two after graduating, but eight or more years after might be considered too long. The experience of the four sharers (Luke, Abigail, Paul and Althea) suggests that Malcolm's estimation is quite correct. Malcolm knows exactly the kind of advice he would expect to hear in such circumstances. Settling down, ownership and channelling housing expenditure into a bricks and mortar investment are themes that all private tenants are acquainted with by friends, parents, relations and casual acquaintances with advice to offer.

(x) "Stable job, stable place to live, stable relationship"

Laura is a postgraduate student. Her family has a tradition of owning their homes. Like several other respondents she is subject to social control pressures from family members to adopt a means of consuming housing that is appropriate to her age, and to settle down:

DK: Do any of your relatives rent their home from a private landlord or a letting agent?

Laura: No, I don't think so. My family goes in for buying, very much. I think I've got 2 relatives that have either had or have a house with their job, but apart from that they all own.

DK: What do you think your relatives think about you renting privately?

Laura: It depends which relatives. One sister thinks it's fine, the other sister thinks that I'm getting a bit old now and I ought to settle down. My mum and dad think it's fine for the time being, because they're worried that I'll get saddled like my sister. My sister owns a house but she can't sell it. My mum's relatives are all, sort of like, farming and things like that, and their security is owning land, owning property, and they see it [renting] as very insecure, I think, and that I probably ought to settle down now I'm 30.

DK: What do you think 'settling down' involves?

Laura: Well, it depends from whose perspective. If you look at my very, sort of, traditional - my mother's side of the family - I mean, they're absolute loves: they're great, and I think - I'm sure what they'd like to see me doing is buying a house, having a steady job, getting married and having kids. That's what they'd like to see me doing, I think. My mum and dad would like me to be a lecturer and probably find some nice bloke, and he'd probably own a house already. That's probably what they'd like. I don't know. Basically having a stable job and a stable place to live, and a stable relationship, probably.

DK: Is renting incompatible with settling down?

Laura: I think to a degree it depends what you mean by settling down. Moving a lot isn't very settled though, is it? Moving is a big upheaval. But you could rent long term. I mean, there are places you can rent long term.

(Laura, female, age 30)

Laura's definition of settling down encompasses all the elements of the 'package' (Kenyon 2000; Rowlands and Gurney 2001). Laura's mother is less concerned with her daughter's housing tenure than with Laura finding a desirable job, the right partner, and a secure home. However, owner-occupation is the most likely route by which that may be obtained.

(xi) Parent's financial help accepted reluctantly

Geraint feels the social control exerted over his housing choices very acutely, even though he is in no position himself to radically alter them. He now detests sharing privately rented housing and expresses a preference for owner occupation. However, his earnings are very low, and he could not afford to raise mortgage finance without his father's help. His father's offers of financial help represent one form of social control; his mother's nagging insistence that he enter the owner occupier market is another.

DK: Do you ever feel under pressure - I know you mentioned earlier about wanting to buy a place of your own - do you ever feel under pressure to do that?

Geraint: Yes, but only in the sense that it's myself putting pressure on. Days like today, you think "I have *got* to buy a house!", you know? Just get the hell out, you know? No-one else puts pressure on me. Well, my mother does, to a degree. But you always switch off to your parents [laughs].

DK: Does your mother ever say “Isn’t it about time you bought a house” ?’

Geraint: Yeah. Every time I speak to her, it’s eventually, at some point, it’s “What have you been doing to buy a house? Have you gone to see anyone? Have you got the Property Post this week?”

(Geraint, male, age 24)

His mother’s encouragement can have little effect on Geraint’s housing choices while he lacks the finances to get onto the property ladder. However, it must reinforce his conviction that for his own comfort he has to move on from his present situation soon. He is under no illusion that he would be able to finance such a move himself. His dilemma is when and how to use the assistance his father is offering while still retaining his pride and sense of independence.

DK: Are you actually saving up for a deposit, or anything like that, or are you actually waiting until you’ve got a job that would pay enough to service a mortgage?

Geraint: No, if I was waiting for that I’d be waiting forever [laughs]. Seeing as I’ve been in that shop now for years. No, basically, the situation is that I’ve got some savings, but it’s not really enough. But at the same time, my dad’s been made redundant, his payoff was quite large, and he’s getting married in December, and I think he basically wants to settle down and know that I’m settled as well, and he’s quite happy to lend - his words was to *give* - me money to buy a house so that he can then - not so much not have to deal with me, but he’s then got everything sorted. I’m sorted. He’s sorted. Everything’s done, you know? And that’s it, really. I’ve no intention of taking the money off him, and I don’t like even *borrowing* it, but [...].

DK: Would that be like paying your dad back instead of having a mortgage -

Geraint: -Yep. Well... what my dad wants to do is just give me the money outright, to buy a house. Whereas what I would want to do is go with Dad to see if he could get a mortgage, and pay him back. But he doesn’t want me to pay him back.

The theme of parents wanting to see their offspring ‘settling down’ emerges once again in Geraint’s story. In this case, seeing him settled would bring Geraint’s father a sense of closure as he begins married life with his new wife. Geraint’s housing would be taken care of, which would make a lasting impact on his fortunes, so that his father would be free from worry about his son. Everything would be ‘sorted’ and ‘done’. In accepting his father’s generosity, Geraint must inevitably bow to the pressure of social control and embrace owner occupation even though he lacks the wherewithal to pay for it by himself. Although he has no preference to rent privately, his rationale for sticking with it has been his inability to access owner occupation on his own terms.

CONCLUSION

Excerpts from interviews referred to in this paper provide abundant evidence to support the hypothesis that private tenants are subject to social control pressures that promote other housing tenures and make them question their own means of consuming housing. Private tenants must resist these social control processes in order to justify themselves in continuing to rent privately.

This paper presented evidence that private tenants think of their housing tenure in terms of its part in their housing careers and life project trajectories. Students and economically active young adults with weak local ties showed no anxiety about continuing to rent from a private landlord as long as they were able to benefit from the geographical mobility facilitated by short-hold tenancies to gain qualifications, good job prospects and novel experiences.

The association between private renting and young households, and moreover, the association between security of tenure (i.e. owner occupation) and 'grown up' housing creates anxieties for young adults for whom secure employment and stable relationships remain elusive over an indefinite passage of time. In this study, 30 emerged as a watershed age for completing unfinished projects of adulthood, including tenure security or owner occupied housing.

Still older interviewees saw private renting entering their housing careers in three different ways. Firstly, as a normal and respectable means of meeting their long term housing needs, effectively setting up a *home* in the privately rented sector. Secondly, as a transitional measure, bridging a gap until a temporary circumstance has passed, such as the sale of a property elsewhere. Thirdly, some saw private renting as a setback, which may previously have been regarded as a transitional measure, but which has had a long term negative affect on the household's finances, social capital and identity.

The characterisation of private renting as a transitional tenure was partly supported by the presence among the sample of households undergoing various transitions, including education, social advancement, relationship break-up, house buying or mortgage repossession. However, there is sufficient evidence in the findings of this study for scepticism about the use of the term 'transitional', when many of the transitions involved become ongoing situations, leading to private renting becoming a chronic rather than temporary housing tenure for many households.

The evidence presented herein supports the contention that even in a supposedly de-traditionalised society in the era of late modernity, chronological age provides a cue for people to make subjective judgements about the correctness of other people's mode of housing consumption, and work, relationship and reproductive choices.

Figure 1. Survey answers: typical age for renting a home for the first time (n = 183)

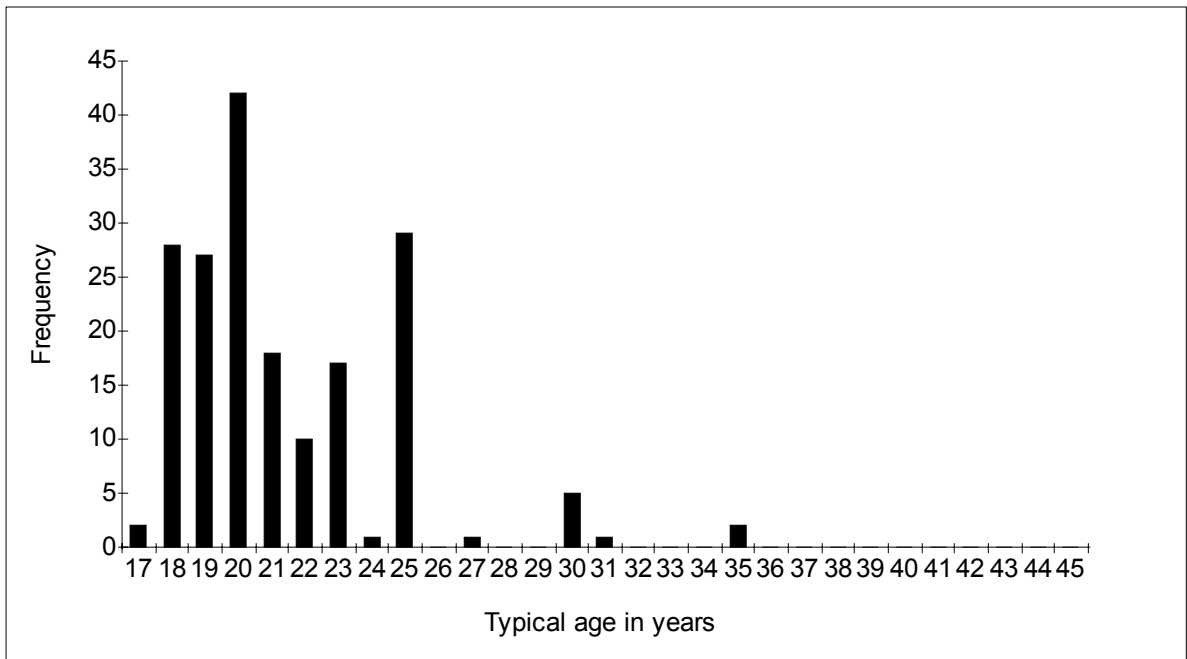


Figure 2. Survey answers: typical age for buying a home for the first time (n = 179)

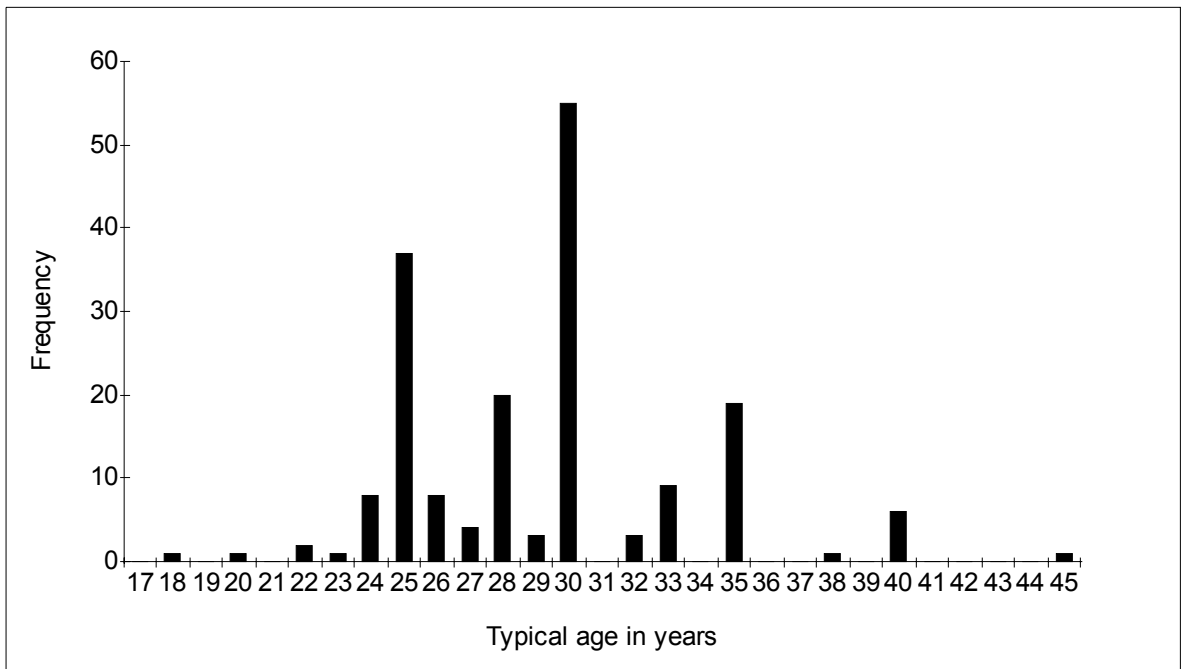


Figure 3. Survey answers: typical age for starting a first full-time job (n = 185)

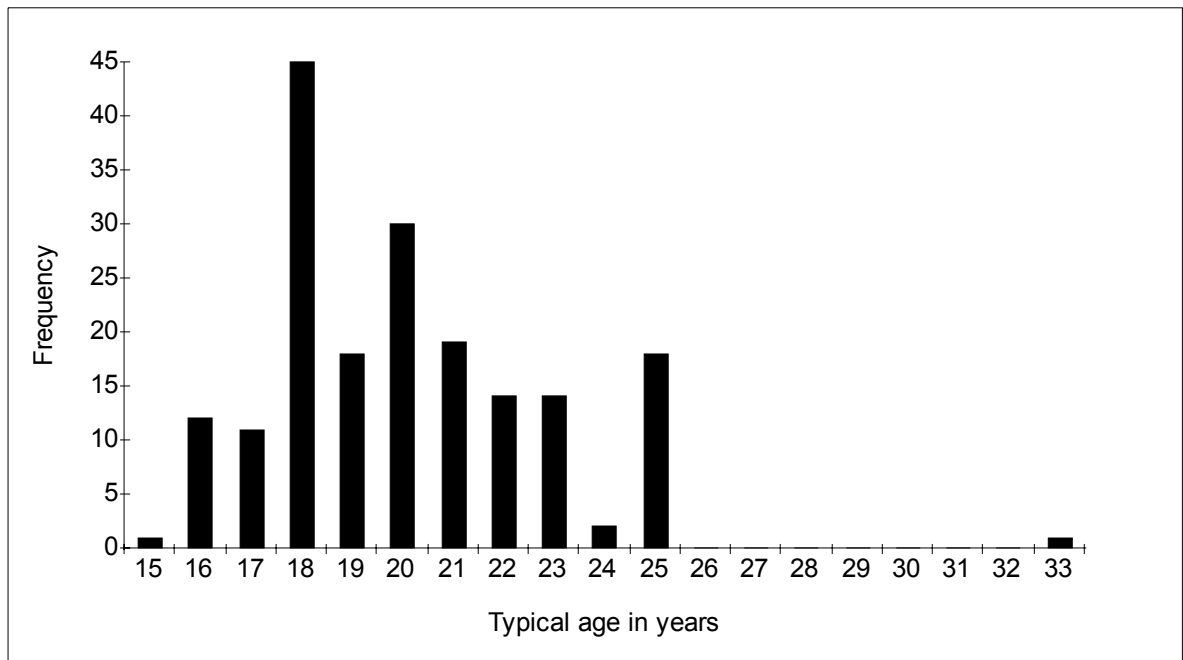
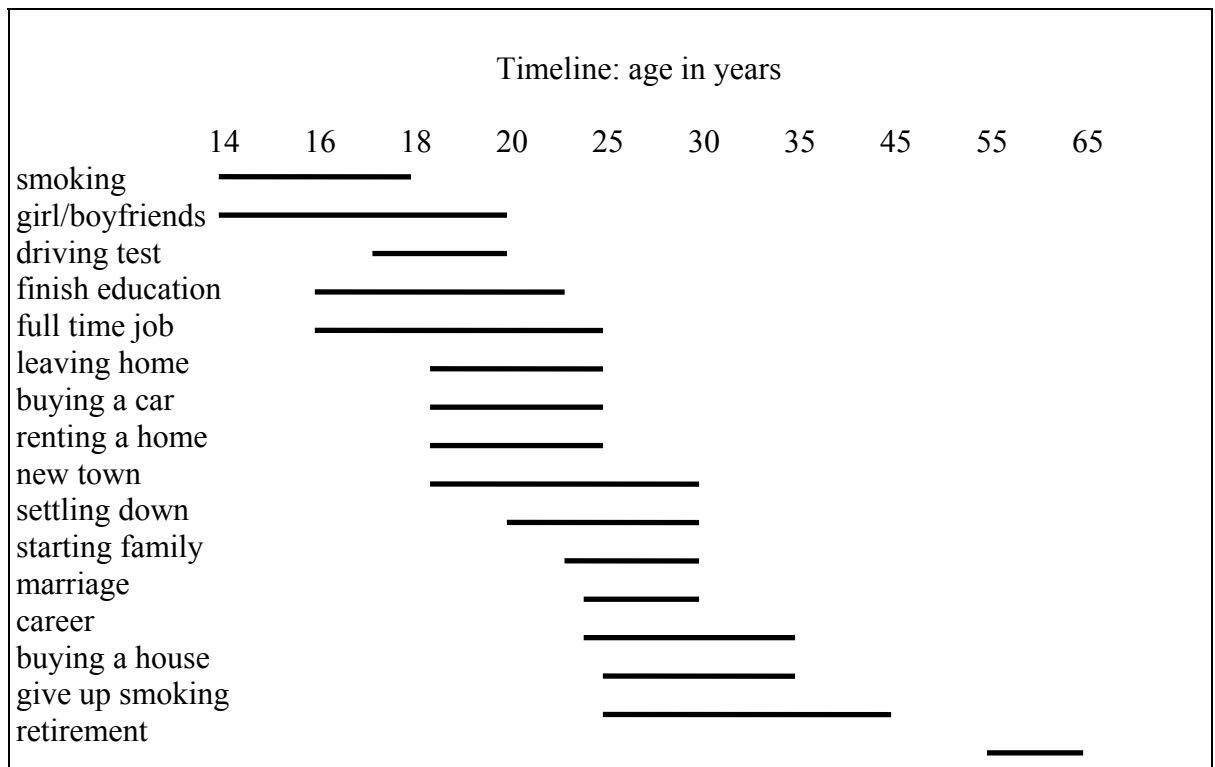


Figure 4. Synopsis of survey responses



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