Gender and the meaning of the home
by Ruth Madigan, Moira Munro and Susan J. Smith

I Introduction

During the 1960s and early 1970s there was a flurry of research activity exploring the implications of mass public housing, suburbanization, and structural and locational shifts in the labour market for women's social, psychological and economic well-being. During the last decade, the emerging field of housing studies has paid increasing attention to the affects on housing consumers of the current restructuring of the economy and the welfare state. There has, however, been little attempt to incorporate evidence concerning the changing nature of gender relations into accounts of the changing nature of the production and consumption of housing. This paper exposes the weakness of the gender-neutral framework that largely prevails and outlines the research questions that arise when housing research is developed to accommodate adequately the salience of gender at a theoretical and conceptual level.

We take as our focus the very broad area of research on the meaning of the home. Most authors acknowledge that there have been important changes in the meaning of the home in advanced capitalist democracies over the last 20 years. This change can be linked with shifts in the national and international economy, and with ideological and cultural changes (which are related to, but not determined by, economic trends). Economically, the late 1970s and early 1980s have been a period of recession or slow economic growth and massive economic restructuring on an international scale. This has placed the goal of economic efficiency high on government agendas, with far-reaching consequences for the housing system, which has become increasingly market-orientated. Ideologically, the 1980s have witnessed a sustained attack on the principles of welfare statism which are increasingly viewed as an unnecessary burden on the economy. Again, this is reflected in the housing system in progressive withdrawal of public subsidy for state housing and increased subsidy for owner occupation.

In the light of these trends, most interest in the meaning of the home now centres on the meaning of tenure, stressing particularly the differences between those who are and are not able to capitalize on the (increasing) exchange value of their home. This literature is thus concerned predominantly with the meaning
of owner occupation. It is largely gender-neutral, which is not surprising, given the preoccupation of housing studies with households rather than the individuals they subsume; but it is startling given women's demonstrably lesser access to owner occupation, relative to men, in some important household circumstances (at single parenthood, or following divorce or separation, for instance); and it is surprising in view of the continuing earnings gap between men and women throughout the life cycle.

The existing housing literature is valuable in linking a set of meanings derived from the exchange value of a property to a set of meanings associated with its use (in the case of owner occupation, for example, it is often argued that the acquisition of property rights enhances a sense of control over environment, stimulates care and concern for neighbourhood, and acts as a force for political conservatism). Our argument in this paper, however, it that this approach is too narrow: it focuses on only a small part of the housing system and fails to link tenure-related trends (and forces likely to produce social cleavages around the tenure divide) to other forms of social differentiation sustained in the production, exchange and consumption of housing.

II Housing production and the gender dimension of residential space

Much has been written recently about housing production and the labour processes involved (see especially Ball, 1974: 1982: 1985). This has provided a valuable antidote to some of the more managerialist explanations of postwar housing development. In turn, however, Ball's approach has been criticized by Banion and Stubbs (1986) for prioritizing production, and class relations at the point of production, in a way which marginalizes and trivializes consumption issues, and imposes a 'masculine' frame of reference on the housing debate. We must recognize, therefore, that housing production cannot be separated from consumption issues, just as tenure cannot be understood independently of the social relations in which it is embedded (see Gray, 1982). However, one aspect of housing production that does need to be explored is its impact on housing design and on the physical form of residential environments (Ball, 1983).

Looking through architectural journals of the 1980s one is struck by the absence of any discussion of mass housing design, within either the public or the private sector. The pages of these journals are dominated by designs for office blocks, public buildings, and the occasional creche or community health centre. Housing is considered for the most part in purely technical terms, relating to insulation, heating systems or load-bearing capacity; or in purely visual terms, focusing on one-off designs for a luxury home, or on the conversion of 'interesting' buildings. There is virtually no discussion of the social implications of housing design beyond the purely aesthetic.

One reason for the lack of discussion is the low status of housing within the architectural profession, which adheres largely to a fine art tradition rather than
a concern with social policy. 'Housing design' argues Darke (1987: 42):

... is a puzzle of a problem. Unaccountably schools of architecture often ignore it, believing it to be a trivial problem and a skill easily acquired when needed. It is usual rather than exceptional for highly inventive architects to fail dishonourably in housing design through a misplaced desire to make an architecturally significant statement ... [yet] ... far more than any other buildings our homes are central to our identity, security and life satisfaction.

A second reason is the role of the architect within the production process. In the public sector architects have played a key role in the design process, producing tailor-made solutions for each site, often designing for 'difficult' brown field sites which required innovatory solutions (Leopold and Bishop, 1983). Architects were encouraged to adopt experimental technologies in response to a perceived 'housing crisis', and to design on a scale which expressed the municipal grandeur of their local authority clients rather than the more 'homely' aspirations of potential occupants. Because housing in the public sector has also been viewed as a form of social engineering - a means of dealing with 'social problems' - architects have also been encouraged to build in to their designs a range of dubiously grounded academic theories of neighbourhood and community.

By contrast, within the private sector, architects have operated within a much more conservative design philosophy. In a rare series of articles on 'volume housing', Davison (1987a; 1987b; 1987c) underlines the market constraints on architects operating in the field of private housing. The role of the architect in designing mass housing is, he shows, first, to maximize the number of units on a given site at minimum cost, and secondly, to provide the 'visuals', concentrating on external appearance in order to improve marketability. It is only in the new high-density 'urban' housing developments that he sees opportunities for architectural innovation. For, as Leopold and Bishop (1983) point out, the volume builders look to standardization as a means of minimizing design costs and technical difficulties, and as a way of quickly assessing development possibilities when land becomes available (see also Merrett, 1982: 172-81). Private builders '... believe they must cater to the buyers' wishes for privacy, for a degree of exclusiveness and for cars parked within the curtilage' (Leopold and Bishop, 1983: 240). These minimum requirements tend to produce the typical suburban solution of a range of standardized single family units subtly differentiated according to price and style (Booth, 1982).

The low priority that architects assign to housing design is compounded by their increasingly defensive position. The confident days of the 1960s and early 1970s when architects were employed on large-scale developments in the public sector are gone. Experimental 'modern' design has come to be associated with low-income public sector housing and its image has been tarnished by the failure of high rise and system-built housing. Today it is the private sector which sets the tone of popular taste, and here architects have little status in the profit-maximizing regime of the volume builders.

The postmodern housing environments which now dominate private sector new build and revitalization are a response to the same commercial pressure which
produced the eclectic architecture of the speculative housebuilder (Zukin, 1988). As a reaction to the technocratic and ahistorical styles of the modernist era, postmodernism appears to offer the possibility of a more humane and 'user-friendly' environment. In theory, postmodernism aims for greater individuality; it aspires to nurture identity, to capture the symbolism and meaning systems of its users, and in the residential environment, to foster a sense of place and belonging. If the reality matches the ideal, women, children and men might all be expected to live and work in more manageable, less hostile environments than those produced under the influence of modernism. However the following qualifications need to be made. First, the opportunities for design innovation in new residential development, particularly at the lower end of the market, are limited. For the most part postmodern design is aimed at the discriminating consumer, the commercially chic, and is 'filled with more or less subtle indications of affluence' (Relph, 1987: 255). Postmodern landscapes are, therefore, a celebration not only of cultural variety, but of style and stylishness. At one end of the market they are part of a display of conspicuous consumption; at the other, simply a 'prettification' of poverty.

Perhaps more crucially, postmodernism does not signal the withdrawal of big business from construction and design. Quite the contrary in fact. Harvey (1987) links the advent of postmodernism in the cultural sphere with the advent of flexible accumulation in the economic sphere (i.e., the process whereby capitalism has survived its most recent, mid-1970s, crisis through the 'dispersal, geographical mobility and flexible responses in the labour markets, labour processes, and consumer markets' together with a 'hefty dose of institutional, product and technological innovation'). Postmodernism, like its predecessors is still a product of scale economies in production and intense design effort, and Relph cautions against its becoming '. . . little more than a disguise for ever more subtle and powerful types of rationalistic organisation by corporations and government alike' (1987: 259).

In the 1980s, then, essentially the same commercial pressures that infused the earlier modernist period, and were manifest in repetitive 'systems' building have gone on to produce a somewhat eclectic architecture prepared to draw on symbols from a wide range of historical epochs in much the same way, and for many of the same reasons, as speculative house builders have done at least since the Victorians. This, as we now argue, has an inherent gender dimension.

Architectural historians have demonstrated how a dominant house form, the terraced house in England (Muthesius, 1982) and the tenement in Scotland (Worsdall, 1979), was constantly reinterpreted to reflect the increasing differentiation of the class structure as the salaried middle classes and clerical workers emerged as distinct groups from the bourgeoisie and the artisan class from the less skilled, casual labour. Worsdall (1979), Chambers (1985) and Muthesius (1982) have observed the manipulation of historical referents (for instance, classical, gothic or regency) as class symbols which are diluted as they are extended 'down' the social scale, to provide a subtle differentiation between
statuses. This process of differentiation is also accompanied by a growing spatial segregation as first the bourgeoisie and then the middle classes move out to greenfield, 'suburban' sites (Sutcliffe, 1981).

Thompson (1982), Daunton (1983) and Burnett (1978) have all made specific links between the changes in housing design and ideologies of the family and gender. By the early twentieth century 'suburbia' had come to represent the 'ideal' of family life: 'individual domesticity and group monitored respectability' (Thompson, 1982: 8). Thompson further argues that the growth of the suburbs in Edwardian Britain with its segregation of 'home' and 'work' created a protected semi-rural environment for wives and children. The enclosure of the private household behind the formality of the public facade. encapsulated the dimensions of bourgeois family ideology with its strict demarcation of public and private, masculine and feminine. Some of these themes, in particular the gender implications of bourgeois family ideology, have been taken up by the feminist writers. McDowell (1983). Saegart (1980). and Jacobs (1961) have all raised questions about the implications of housing development which segregates residential and nonresidential to such a degree that women are 'trapped' in the domestic environment of the 'suburb'. This becomes an obstacle to combining paid employment with domestic responsibilities (Birch, 1985). it marginalizes nonfamily households. it inhibits women from participating in adult (nonfamily) activities and it gives substance to an ideology of domesticity.

Equally strong gender implications can be drawn from an analysis of the internal structure of housing. Matrix (1984). argue that the design of the Victorian 'gentleman's town house' reflected the internal hierarchy of the bourgeois family with the public 'masculine' domain at the front of the house and the private 'feminine' domain confined to the rear. The artisan household enjoyed lower space standards. but maintained the same distinctions between front and back, public and private, masculine and feminine. Worsdall (1979) comments on the way in which quite modest households reserved a 'parlour' for 'best', virtually unused, while the family lived at the back in the kitchen (see also evidence to the Tudor Walters Committee).

For the poorer working class the public. 'masculine' domain was likely to be outside in the street and the pubs. Muthesius (1982) suggests that the more 'respectable' and status-conscious the household, the greater the differentiation between front and back. the public sphere of the street and the parlour and the private sphere of the kitchen, the yard and the back lane. Hence, during the Victorian period, the 'ideal' of the bourgeois family became crystallized not merely as the norm of social propriety for the middle classes. but also increasingly for the working classes. It was a model which relied centrally on female domesticity.

Interwar housing is generally treated as a 'scaled down' version of the Victorian model, retaining the 'parlour' at the front and the domestic private sphere at the back. Burnett (1978) has argued that there was a convergence of housing types in the twentieth century, as the size of middle-class housing declined and the
space standards for working-class housing grew. Certainly the decline of servants, smaller families, the introduction of improved domestic technologies, the rise of owner occupation and the aesthetic impact of the 'garden city movement' and later of 'modernism' produced important revisions of housing style in the 1920s and 1930s (Burnett, 1978; McKean, 1987; Oliver et al., 1981) including a more 'rustic' styling which characterized the semi-detached house and the cottage flat.

The housing crisis at the time of the first world war and the challenge of the Labour movement also produced a public reassessment of housing standards (Swenarton, 1981) as well as a search for utopian socialist and feminist solutions (Hayden, 1982; Matrix, 1984). Interestingly, some of the very best discussion of housing design is to be found in those reports produced in periods of postwar optimism and working-class political strength. Tudor-Walters Report (1918) and the Dudley Report (CHAC, 1944), which set out to improve the quality of housing through rational design, started with an understanding of how people actually lived rather than an idealized model of how they should live. What shines through the Tudor-Walters Report, for example, is a profound respect for domestic labour. Even the late lamented Parker Morris Report (CHAC, 1961) which set such high standards for public sector housing, projects by comparison a stereotyped view of the contemporary 'classless' family unit (Powell, 1974).

Yet there have been major changes in both family ideology and housing design in the last few decades. The family ideal proposed by even the most conservative of sociologists, Mount (1982), is substantially different from the late Victorian model. Though there remains at the heart of family ideology a clear division of labour which assigns distinctive roles to men and women, Mount explicitly challenges the notion of women as subordinate, portraying modern marriage as a partnership between equals. He recognizes that women are employed outside the home, that they have an independent public persona, that divorce is commonplace, and that child rearing occupies only a finite period of adulthood. Different but equal is the stated principle (though it may be rare in practice).

Kenneth Fox writing about the USA is one of the few authors who attempts to link postwar social and economic change with changes in family relations and the houses in which they live:

By the 1960's suburban culture and white collar occupational trends were perceived as aspects of a single social development ... Most prominent as instrument, symbol and artifact of the new suburban culture was the detached single family suburban house on its grassy plot. The house styles favoured by post-war suburbanites evolved in conjunction with day-to-day activities of the isolated structure family. The differences from the typical business-class suburban house of the 1920's were considerable, and very revealing of the cultural changes under way ... All traces of the nineteenth century 'parlor' for formal entertaining disappeared ... The new suburban house style emphasised both family unity and individuality. By the on-set of adolescence at the latest, all children required a room of their own ... Rooms for interacting with visitors and non-resident relations could disappear as the locus of activity shifted to eating and recreational activity rooms suitable only for family members (Fox, 1985: 65-66).

In recent years commercial pressures, particularly rising land prices and the profits to be made from land speculation, and the need to sell housing to lower-
income households, have produced a marked decline in space standards. This has had to be reconciled with a contemporary taste which emphasizes light and space. Typically this has produced a style which at least internally emphasizes light colours, fitted units, uncluttered shapes and at least one room, often the only living room, which runs the full length of the site.

Externally, and particularly at the front of the house which still maintains a special symbolic significance, there is a search for consoling images, images which conjure up ideas of community, stability and social order, (Booth, 1982: Forty and Moss, 1980). As Forty and Moss indicate, the 'pseudo-vernacular', (and that may mean the rustic imagery of the country cottage or the 'cosiness' of the nineteenth-century courtyard) is popular both as a marketing device and as a political strategy. Builders find it easy to overcome the opposition to new developments from local councils and conservationists if it can be shown that the design is adapted to local surroundings. In the public sector where architects have a more central role and marketing criteria are less important, quite explicit 'revivals' are evident, illustrated for example in the resurgence of Mackintosh themes in Glasgow.

But what are the implications of these developments? Does the abolition of the front room, the replacement of the parlour house (by a through lounge/dining room or a living room with dining room/kitchen) reflect the new 'democratic' family ideology (Watson, 1986)? Does the physical design restrict the patterns of use available to members of the household? What are the implications of having one living room permanently on display with no 'back region' for private 'family' life (see Saunders and Williams, 1988: 88)? Is this the message of postwar consumerism, that every aspect of life is open to scrutiny and commercialization? Is the other face of the 'labour-saving' home, the demand for higher standards and a house which is not just clean but tasteful, in a way which changes according to commercially sponsored fashion every few years, expanding the boundaries, the skill and the time to be expended on consumption (Bose, 1982: Loyd, 1981: Cowan, 1976). How are nonfamily households served by contemporary housing design? A single public room implies a degree of household unity, communality, which may not exist in family households let alone in other adult groups (Rock et al., 1980).

To what extent does the modern kitchen, designed as a starkly functional workspace segregate the 'housewife'/cook from the social centre of the house? Indeed does it assume one single user? Is the 'technological kitchen' (Matrix, 1984) designed to give the impression that modern housework can be done at the flick of a switch? Significantly the fitted kitchen emerged in a period of increased employment opportunities for women and effectively reinforced the view that domestic labour can be combined with paid employment outside the home, without threat to a gender-based division of labour (Boys, 1984: 27; MacKenzie and Rose, 1983).

Perhaps the biggest change in the postwar period has been the revolution in the status of children. More and more children have rooms of their own, often
elaborately equipped as study/bedrooms with TV, computers and so on, even in quite modest households, while adults continue to share bedrooms and public space. Better equipped households have a study or workroom for men, but women rarely have a space of their own. As Katherine Whitehorn put it: 'Women have real difficulty in knowing what if any thing is their own exact territory. In one sense a woman controls the whole house; but in another she may feel she owns nothing personally but her side of the wardrobe' (Whitehorn, 1987).

In our culture we have very ambivalent attitudes to privacy. Most architectural literature considers the issue of privacy within the home in terms of the segregation of adults and children ignoring the possibility that adults may want privacy from each other (Chermayeff and Alexander, 1963). 'Privacy' is often equated with being alone, yet family ideology emphasizes a form of 'togetherness' (Allan and Crow, 1988). Lack of privacy is seen as a problem, yet being confined to a private sphere is seen as a form of deprivation. The feminist movement has sought privacy both individually, as epitomized in Virginia Woolf's *A room of one's own* (1977), and collectively (as in the right to organize on a women-only basis). For some women the private sphere is a source of strength even when it has been defined by traditional domestic boundaries, while for others the house is a prison in which they are tied to a domestic treadmill and social isolation.

Here is a tension which arises from the need to find a balance between the pragmatic needs of women in their existing circumstances and the political ideals to which feminism aspires. If we discuss kitchen design on the assumption that women are the main users of kitchens, are we recognizing the inequality of domestic labour or reinforcing stereotypes of women in the kitchen? At the very least we need to be sure that physical design does not trap people in existing roles even if we recognize that physical design cannot in itself change social relations. This last point is particularly important given the strong streak of physical determinism which has emerged in recent discussions of crime and housing design (see Spicker, 1987; for discussion of Coleman, 1985). There is a danger here, as with feminist concerns over pornography, that women's concern with safety on the streets will be taken over by the 'law and order' campaigners who are looking to physical design as a means of controlling dependent populations.

Housing design, if it is to be responsive to the needs of the occupants, is in many ways a matter of politics rather than aesthetics. Colin Ward (1987) argues that the 'know-how' people need to transform their environment is legal/social rather than architectural. Matrix have argued that it is not sufficient to look to an increase in the number of female architects as a means of improving design for women; they are subject to many of the same limitations as male architects (Matrix, 1984). Instead it is necessary to find ways of organizing and exercising political power (Birchall, 1988) so that women do not lose out by the establishment of a hierarchy when men take over positions of authority. Women are already well represented in grassroots movements, tenants associations, conservation groups and so one. It is often they who provide the initial stimulus to campaigns around housing issues (Power, 1987: 223) and it is on this basis that
a more gender-balanced input into the design and organization of residential space might be secured.

III Gender differences and exchange value

One of the key differences between owning and renting a house is that while the regular outgoings on rent pay only for the immediately consumed service of the house (i.e., the benefits enjoyed from occupying the house along with the benefits of other services offered by the landlord, such as repairs and maintenance services), payments made by an owner occupier pay both for the immediate consumption benefits and also for the investment benefits that flow from the ownership of the housing asset. Increasing levels of owner occupation, along with the consistently high rates of house price appreciation over recent decades, have increased public awareness of the value of these benefits and contributed to the strong aspirations for owner occupation. These aspirations are often explicitly based on the perceived profitability of owner occupation, in comparison with which renting is seen simply as a stream of 'dead' money.

This section will argue that there are distinctive gender differences in the way in which the exchange rights over housing are enjoyed, which have been largely ignored in the housing literature. The potential for gender inequality in housing exchange can be considered as arising in two different ways. First, female-headed households are likely to be poorer than male-headed households, and thus less likely to be able to afford owner occupation and to gain access to the wealth-accumulating sector of the housing system. Women's wages are much less than men's wages on average (women's average weekly full-time wage was £148 compared to a male average of £224 in 1987: the male average was then 51% more than women's, a gap which has widened through the 1980s – Social Trends, 1989). In the UK 45% of all working women have only part-time jobs, and, on the whole, women's jobs are less likely than men's to be secure. Hence single women are likely to be poorer than single men and therefore less able to raise a deposit, or secure a mortgage, for house purchase. Women also predominate in some of the poorest types of households; especially single elderly and single-parent households. This first cause of gender inequality in access to owner occupation has been fairly widely recognized, and its implications for the women involved are relatively well documented (Watson and Austerberry, 1986; Watson, 1986; Austerberry and Watson, 1983: 1985; Smith, 1990; Watson and Helliwell, 1985). Much less attention has been paid to inequalities within two-adult households (which, although we would not wish to consider them as a 'norm', have dominated policy discussion – though see Munro and Smith, 1989).

Three aspects of 'exchange rights' conferred by owner occupation can be distinguished; the first is the capital gain that is enjoyed by owner occupiers, the second is the right to trade the house, and the third is the ability to borrow against the value of the house. All these features may be experienced differently by men and women even in the same household.
The first aspect, access to capital gain, has probably been the most widely
discussed of these benefits, as it has been argued (e.g., by Saunders, 1984; Ball,
1982) that access to the material gains conferred by home ownership fundamen-
tally alters the meanings associated with the consumption of housing services. In
particular, the tradition of support for the notion of a 'property-owning
democracy' is seen to have forged an association between owner occupation and
political conservatism (Forrest, 1983; Gray, 1982).

The other benefits of the exchange rights involved in owner occupation, the
right to trade and the ability to use housing as an asset to borrow against, have
been subject to less wide discussion. The right to trade is an important aspect of
the 'increased independence and freedom' that is associated with owner
occupation (owner occupiers are seen as being able to choose the time and
location of moves much more freely than tenants (at least of public landlords)).
Similarly, increased access to capital markets and control over the flow of
consumption expenditure can be seen as conferring increased freedom on owner
occupiers compared to the more constrained situation of tenants.

What has been striking about the discussion of all aspects of 'exchange rights'
is that it has been conducted in a gender-neutral framework. The exception to
this is a small literature on the contribution of 'wives' earnings to the attainment
of owner occupation (e.g., Myers, 1985; Kohlase, 1986; Roistacher and Young,
1979). There is, however, no reason to assume a priori that men and women have
equal access to the rights or financial benefits entailed in owner occupation and,
in fact, work outwith the housing literature would suggest that it is unlikely that
the benefits (and disbenefits) would be distributed equally between men and
women within owner occupier households.

The differential effect of owner occupation on men and women is shown most
sharply in the conflict that arises between women's position as housewives and
mothers and the increasing necessity for both partners of a couple to work in
order to afford to buy a house. This necessity arises partly from increasing house
prices and high real interest rates. Thus, at the same time as women are being
encouraged to stay at home and adopt the values of the Victorian family, the
economic realities of buying a house (an option that is being encouraged both by
positive promotion of home ownership and by a reduction in the support to
alternative options) will almost certainly mean some delay to child bearing and a
period of full-time work for women after marriage.

The advantages in owner occupation are so marked for the majority of those
who can afford to buy that it would not be possible to argue that either men or
women have a monopoly on the desire for the financial (or indeed, ideological)
benefits that are seen as being associated with owner occupation. This is apparent
from Mackintosh's (1985), research which explored conflict between husband and
wife over whether to live in the suburbs (almost exclusively single-family owner-
occupied dwellings) or to stay in a city (rented) apartment. In all, she found that
where there was disagreement, wives and husbands were equally likely to prefer
owning.
However, we would expect there to be gender differences in the power enjoyed over the exchange rights consequent on owner occupation. These differences would be expected to extend over each of the three dimensions identified; that is, ability to trade the dwelling, access to capital gain, and enhanced access to capital markets.

First, with respect to the benefits from the ability to trade an owner-occupied house, it is pertinent to ask how such decisions are made within households. It is a complex transaction, which raises issues of investment, and which has implications for the family budget. It also requires contact with exchange professionals (such as solicitors, surveyors and building society managers). These factors might typically be expected to place the decision and the transaction process into the 'male' domain. However, to the extent that 'the home' is traditionally considered to be women's sphere of influence, a traditional division of labour within households might allocate the task of choosing a house and assessing its suitability primarily to women.

Research into power relationships and decision making within families (most commonly focusing on the husband-wife dyad – McDonald, 1980) has identified two types of power that may be wielded: namely orchestration power and implementation power. Orchestration power refers to the power (of individuals) to make 'only the important and infrequent decisions that do not infringe upon their time, but that determine the family life style' (Safilios-Rothschild, 1976: 339). The individuals in whom this power is invested are also able to delegate the supposedly less important and more time-consuming tasks to the 'weaker' spouse, whose power to implement decisions is fundamentally constrained by the crucial decisions made by the 'stronger' partner. McDonald (1980) describes the considerable methodological difficulties involved in attempting to reveal the power structures within households or even deriving a true description of how decisions are made (for instance, couples may feel that they 'ought' to make decisions jointly and this increases their tendency to report that they do). So Brinkerhoff and Lupri's (1978) finding that 'Wives were found to derive most of their decision-making power from items considered not very important by either themselves or their husbands, while husbands tended to make the decisions on items important to both' (McDonald, 1980: 846) should not be taken as typical power relationships between husbands and wives. However, it would lend support to the hypothesis that husbands might typically take the major decisions relating to household mobility.

There is relatively little work which examines the way in which responsibility for moving house is shared between husband and wife. A study by Munsinger et al. (1975) divided the purchasing decision into seven separate elements and asked husband and wife pairs independently to assess who had had the most influence with respect to that decision. They find that men typically set the financial parameters of the decision: 'husbands and wives tend to agree that the husband was dominant in the decision to rent or buy and in the price decision, while the wife was dominant in the floor plan, style and size decisions' (Munsinger et al., 1975: 62).
It is likely that women and men will have different sets of constraints and preferences in relation to housing location. There is evidence that men and women experience locations differently, because women are more often constrained by public transport networks, because women may need to deal with a different range of amenities (e.g., schools, shops or child-care facilities) and because women feel more constrained by their perception of the safety of particular locations. So even when moving house locally (the more common type of move – Hughes and McCormick, 1983) it is likely that women and men will face different advantages and disadvantages from the move, and may therefore not benefit equally from the enhanced ability to move enjoyed by (more affluent) home owners.

The differences in benefits from moving are even more apparent when considering long-distance migration (often involving a labour market move) where the dominance of husbands in setting the most important parameters of the move is better researched. It has been shown that decisions made as to the timing of long-distance moves are most frequently made with regard to the husband's career progress. Finch (1983), for instance, argues that some women are 'incorporated' into their husbands' job, in a wide variety of ways, which all reflect the precedence given by both partners to the husband's job. Rose and Fielder (1988) review work on 'two-career' households and point to the consistent predominance of the man's career and the greater labour market benefits that typically accrue to the man following a long-distance move. Work on mobility among two career households (Holmstrom, 1972; Rapoport and Rapoport, 1976; Aldous, 1982) has shown that moves are almost never made to benefit the woman's career alone, although they may be made for the benefit of the man's. Holmstrom argues that women generally made bigger sacrifices and took bigger labour market risks when moving (for instance, moving area without any job secured). The most common 'egalitarian' strategy that is adopted is for both to incur whatever penalties result from staying in one location. Thus, longer-distance moves are typically made in response to the husband's career imperatives, with women frequently having little effective control over the timing or direction of such moves.

Further within the group of moving managers studied by Forrest and Murie (1987) the men were typically better placed to undertake much of the house search because amongst the package of benefits offered there was frequently some 'bridging' provision, which covered the cost of temporary accommodation for the man while a house is sought. It seems likely that in any case, the practical difficulties of choosing a house which is distant from the existing house will often mean that decision making cannot be equally shared.

In summary, then, it seems that the first 'exchange' advantage conferred by owner occupation, i.e., the ability to move house, may not be shared equally between spouses. Evidence, though not wholly conclusive, indicates that men often set the most important parameters of an intended move (price, tenure, location, timing). Men are also more likely to benefit from the enhanced ability
to undertake longer-distance moves because of the precedence commonly given to their career imperatives. There remains a need for more detailed research on the advantages and disadvantages of moving house for men and women and the relative influences that they have on the decision-making process.

Similarly, if the second and third aspects of the advantages of exchange value to owner occupiers are considered, i.e., the access to capital gain and capital markets, there is very little direct evidence on any differences in the benefits available to men and women. It is, however, possible to draw some implications from the more general work which has been carried out on domestic budgets. Recent discussion of the 'feminization of poverty' has argued that women are more likely to be poor not only because they predominate in household types which are poor (single parents and the elderly are key examples), but also because they are likely to share unequally in the power over household finances, and thus may be kept ‘poor’ even within relatively affluent households (Glendinning and Millar, 1987). This can perhaps most clearly be seen when the household operates under a system where the woman is given a housekeeping allowance by her husband. (an instance of husbands keeping ‘orchestration’ power over spending, delegating ‘implementation’ power to their wives). The separation of the control and the management of the household budget split is one of three common budgeting systems (the others being shared management and control, and the ‘whole income system’ where one partner performs both functions) described by Pahl (1980: 1983). Graham (1987) finds in a survey of households with preschool children that the allowance system is most common (adopted in 40% of the households). Capital gain is likely to be more important to the partner who controls the money and, from the relatively little research evidence there is available, it can be seen that this control is most likely to be vested in men. More research is needed here, because such patterns may easily be class-specific (or specific to the particular point in the life cycle: early child rearing may be the time at which women’s economic position is weakest) and owner occupiers may exhibit distinctive patterns of money management.

The accumulation of wealth that is associated with owner occupation may also not benefit men and women equally. When marriages break down, there is evidence that women are less likely to be able to remain as owner occupiers and more likely to experience a diminution in housing quality and standard of living (Brailey, no date; Logan, no date; Watson, 1988). This occurs despite the tendency for women to keep the children following marital breakdown and despite their greater likelihood of retaining what was the family house. Conversely, as women commonly outlive men, women may often inherit the whole house and be able to capitalize on the accumulated value of the housing asset. Women are more likely to benefit as recipients of inherited wealth at this stage, i.e., in old age, but men and women appear to benefit equally from the inheritance of housing wealth at younger ages (Munro, 1988: Munro and Smith, 1989).

In summary, there is no reason to suppose that the advantages endowed on
households by the accumulation of housing wealth should be equally enjoyed by all members of that household. More evidence is obviously needed before the effects of any differences can properly be examined. It is, however, clear that the strategies that are often adopted to sustain owner occupation (in particular the need to have two incomes within the household) will have different impacts on men and women. An extended period in the labour market for women is likely to extend the period during which they bear the double responsibility for paid work and domestic work. Similarly, child-care responsibilities must often be borne in addition to paid work. In these circumstances, the costs of sustaining owner occupation, as well as benefits, are likely to be different for men and women.

IV The gender relations of housing consumption

The meaning of the home generally, and of tenure in particular, is also important at the level of housing consumption. In a rapidly growing literature, it has variously been argued that home ownership provides a sense of personal (and, possibly, collective) identity, a source of personal security and a means of overcoming the sense of powerlessness or alienation that seems increasingly pervasive in the late twentieth century. Some of this literature explicitly draws attention to the differential meanings attached to housing consumption by men and women (e.g., Allan and Crow 1988). Others are less convinced of the difference that gender makes (most notably Saunders, 1988: 1989). In this section, we ask the question 'why should the experience of housing consumption differ between men and women?', and we attempt to answer this in terms of the shift towards owner occupation which culminated in the neoconservative housing policies of the last decade.

There are at least three aspects of housing consumption that might mean different things to men and women. These relate to the rights of occupancy associated with tenure (and their implications for the meaning of the home as a display of status), to the conditions of occupancy (which are tied to the meaning of the family), and to the utility of the home as a housing service (in particular as a locus of safety and security). These are considered in turn.

It is often argued that the meaning of the home varies with tenure and, in particular, that home ownership confers prestige through its use as a display of wealth. As we have already shown, gender-differentiated labour market positions ensure that access to ownership (and, therefore, to its meaning as a status symbol) is intrinsically less available to women than to men. This is especially true amongst single people, but even amongst couples there is evidence that women's attainment of owner occupation (particularly early in the housing 'career') depends crucially on their partner's income and job security (Munro and Smith, 1989). Moreover, amongst those who do become owner occupiers the traditional (though diminishing) practice of granting mortgages in the name of the male
partner has, in the past, meant that both the economic benefits and the status of
ownership have accrued disproportionately to men, enhancing their symbolic role
as household head and breadwinner, even in two-earner families.

Today, the home continues to act as a claim to status over and above that
secured in the workplace. Amongst owners (and possibly amongst tenants with
the right to buy) such claims may be advanced on the basis of the apparent (visibly
obvious) capacity of dwellings to accumulate wealth. This is partly indexed by
location, but it depends too on standards of maintenance, repair, improvement
and embellishment. Surveys continue to show that this 'structural' aspect of
housework is generally claimed by men in the division of domestic labour
(Saunders, 1988). This suggests that they may lay claim to prestige from both
within and outside the household based on their achievements in adding value to
the home. Some evidence for this may be gleaned from Stubbs' (1988) study of
the purchase and improvement of council homes in Sunderland. Women, in
contrast, bear responsibility for cosmetic embellishment: for the appearance of
the home and for the display and maintenance of 'symbolic capital' (Bordieu,
1977). Women, then, are usually caretakers of wealth stored in, and status
displayed through, the home. They are users rather than accumulators of
household capital, testifying to the gender-differentiated impact of Saunders'
(1988: 1) observation that, in modern western culture 'the locus and pivot of
consumption is above all else the home'.

There is, in short, a set of gender relations associated with housing occupancy,
which indicates that the meanings of housing consumption will differ between
men and women, especially amongst actual or aspiring owners. Stubbs' (1988)
analysis of attitudes and behaviour associated with tenure change suggests that
the traditional gender division of domestic and paid labour is superimposed on
the shift from modernist mass consumption to the conspicuous, individualized
consumption associated with the 1980s. This shift, which is variously attributed
to the transition to flexible accumulation (Harvey, 1987), to the disorganization
of capitalism (Lash and Urry, 1987), or to the rise of postmodernism (Cooke,
1988; Relph, 1987) is epitomized in the flourishing of owner occupation, and in
this sense may be accentuating the discrepancies between men's ability to accrue
status by enhancing the exchange value of the home and women's responsibilities
for sustaining status through embellishments to decor.

The meaning of housing consumption nevertheless reaches beyond the use of
the home as a display of wealth achieved or identity aspired for. It is also bound
up with the conditions of housing occupancy: that is, with the structure and
organization of family life. The home is, above all, the arena of family: and the
experience of housing consumption cannot be divorced from the policies and
practices which shape family life in particular socioeconomic settings.

In terms of social policy, an argument can be made that the combined impact
of libertarianism and neoconservative authoritarianism (key elements of the so-
called 'new right') acts both as an attack on the social legislation... that
provided equal opportunities for women with men "in public life" and as 'the
harbinger of new social legislation which will replace equal opportunities with policies to reinstate women in their proper homely place, in the private world of the family' (David, 1983: 32). Social policy in the 1980s is, according to this argument, infused with a moralism that stresses the ideals of family both symbolically, through the education system and the health service, and practically, by 'rolling back' the state and placing an emphasis on voluntary responsibility for social (family) well-being. This all suggests that, through social policy, women's roles are being regulated or restricted to fit the imagery of wives, mothers and carers. It is in this capacity – quite different from the role constructed for men – that women must attach use meanings to the home. It is, indeed, in the domestic sphere that the patriarchal structure of entitlements and obligations associated with citizenship is laid bare (see DeLepervanche, 1988; Pateman, 1988). Because of this we would doubt that Saunders' (1988: 1989) superficial observation that women feel no more trapped by their household environment than men will stand up to scrutiny.

Neoliberal economic policy also carries a clear, though implicit, prescription for the division of labour in the family. The emphasis of such policy in the 1980s has been on generating male employment and on masking women's un- and underemployment. Difficulties are created for mothers by a lack of child-care provision by the state and lack of tax relief on child-care expenditure. In households where two incomes are most likely to be needed to sustain owner occupation, therefore, women's opportunities to seek employment are relatively limited, both spatially and temporally (in that the demands of children tend to require mothers to work part-time and close to home). These restrictions are compounded by labour shedding in many areas of employment traditionally open to women, and by the deregulation of labour markets which has boosted openings in the poorly paid semi-formal sector (Walker, 1986). As a consequence of this reorganization and restructuring, part-time workers increased from 17% of the female labourforce in 1961 to 45% in 1987 in the UK and women's employment generally became clustered into the lower-paid service sector.

In view of the different roles constructed for men and women in relation to family life, it hardly seems likely that their experiences of housing occupancy will be the same. This does not mean that men and women might not equally see their ideal home as a centre of family life, as an arena characterized by love and affection or as a locus of relaxation and comfort. It does, however, suggest that the opportunities to realize these meanings might well be gender-differentiated. This might further be appreciated by considering the third aspect of the meaning of housing consumption – that related to the utility of the home as a source of privacy, independence and security.

There is a growing consensus in the mainstream literature concerning the importance of the home as part of a quest for ontological security (the desire for control over and safety within one's personal or household space). Home ownership has often been credited with conferring a greater sense of autonomy and control in this respect than renting (Saunders, 1984). This is borne out by
the evidence of the 1984 British Crime Survey which offers some sensitive indicators of the wide variety of fears and anxieties associated with modern living. For fear of crime indexes a range of concerns, and one of its most consistent set of predictors, is rooted in the lack of an individual and collective sense of control over life, environment and the future: fear of crime is as much an expression of a sense of powerlessness and uncertainty as it is a response to the experience of victimization (Taylor et al., 1984; Lewis, 1980; Lewis and Salem, 1981; Smith, 1987; 1989). It is significant, then, that irrespective of actual risk, public sector tenants in the UK are 10% more likely than owners to express fears about crime in their immediate neighbourhood (Smith, 1989). A recent survey in Merseyside (Kinsey, 1984) illustrates further that those who live in areas dominated by the poor segments of the public sector housing stock are more likely than other urban residents to feel unsafe in their own home. There is in short a range of evidence to suggest that owner occupation appears to be generally successful in fostering a sense of safety and security. Council tenants, who have less flexibility in the face of state bureaucracies to control their lives or environment by manipulating their housing resources, experience more widespread anxiety. This has prompted explanations for the disproportionate fears of tenants which are couched in terms of their weak position in the social relations of consumption.

It might be argued, then, that there are facets of the housing service purveyed through owner occupation that help attach feelings of safety, security and autonomy to the meaning of housing consumption. This could be interpreted as a real benefit accruing from owner occupation. The gender dimension of this is rarely considered, however, except perhaps by Saunders (1989) who claims that positive images of the home are shared equally by men and women, and that neither group is more restricted than the other by, or to, the home environment. A rather different picture emerges, however, from the Crime Survey series.

Notwithstanding the relevance of tenure to an understanding of the use meaning of the home as an arena of safety and security, it is striking that, looking nationally within England and Wales, gender-differentiated household type is a much more powerful predictor of individual fear than is housing tenure (Smith, 1989). These findings suggest that, in terms of ontological security, the beneficial effects of owner occupation may be much more noticeable for men than for women. Women are more fearful than men in every age group and irrespective of actual risk. Such fears are related partly to neighbourhood factors (a range of evidence indicates, for instance, that women are more afraid than men of going out alone at night) but, increasingly, it is being recognized that the disproportionate fears of women relate to perceptions of safety at home. In the Islington survey (Young et al., 1986) only 17% of men but fully 36% of women said they feel unsafe at home, and in Merseyside, over one-third of women but between 10 and 20% of men express similar fears. Although part of this might be explained by women's generally greater propensity to worry about household crimes (in Merseyside, two-fifths of women as compared with between one-quarter and one-third of men expressed this kind of anxiety), it seems much more likely, in view
of the consistency of the literature on the relationship between fear and powerlessness, that the 'safety' value of housing for women is impaired by factors other than concern about property crime. The relative importance of these factors may differ between older and younger women.

The fears of older women, while reflecting the risks of sexual assault and domestic violence which are discussed below, may also be explained in terms of a loss of power and status in societies where old age is no longer valued. This is a very broad issue, related to the impact not only of housing, but to a variety of social and economic policies. A significant portion of such fear might, nevertheless, be linked to loss of control of personal or household space and territory (Cantor, 1980; Normoyle and Lavrakas, 1984; Patterson, 1978).

Insecurity at home among some groups of younger women may be explicable in a different way. Exploring women's fear of street crime, Warr (1985) has argued that the prospect of rape acts as a 'master' offence in generating anxiety about crime: it is a threat which is itself sufficient to heighten a range of other fears. In a similar vein, fear of domestic violence may act as a trigger for anxiety within the home. For men, home ownership may be a means of gaining control over the material conditions of life: and control over social relations within the domestic sphere, occasionally manifest as violence. The higher levels of insecurity associated with home occupancy by women might partly be accounted for by this. To summarize, the meanings of housing consumption coalesce around at least three themes: the display of wealth and status: the organization of family life: and the quest for safety, security and well-being in the broadest sense. We have argued in this section that all these meanings are gender-differentiated and that the expansion of owner occupation (together with the neoconservative political climate in which this is now set) may have enhanced these discrepancies.

V Conclusion

In this paper, we have argued that the meanings of the housing environment – an environment constituted through the relations of housing production, exchange and consumption – are gender-differentiated. We have shown that much of the literature in this field is silent or superficial on the difference that gender makes, and from a theoretical starting point we have exposed several areas which require attention in programmes of empirical research.

First, in the sphere of housing production we know relatively little about how design affects the division of domestic space among family members. Has housing production taken adequate account of the social and demographic changes that structure family life? Does design continue to help reproduce a domestic division of labour in which women's rights are subservient to those of men and their obligations greater? To what extent do house and neighbourhood design meet the needs of women differently to those of men: to what extent are such designs a vehicle or catalyst for the political aspirations of feminism?
Secondly, to conceptualize the process of housing exchange more adequately, we need further information on how gender differences in exchange rights affect men's and women's role in decisions to invest in owner occupation, and in their access to capital gains and to capital markets. What power do female partners have in decisions affecting household mobility, for instance? How are the responsibilities for moving shared? And what balance of advantages and disadvantages is achieved between men and women in the process of residential mobility?

Finally, we have suggested strong a priori reasons why the meanings of housing consumption might be expected to vary between men and women, even within the same household. To account for this, however, more information is needed on how personal identity and status aspirations are invested into, and derived from, home occupancy. Further research is required on how family ideology and policy affect men's and women's use of, and responsibilities within, the environment of the home. And, finally, women's voices need to be heard separately from men's in assessments of the shape and success of the package of housing services consumed in different tenure sectors.

Universities of Glasgow and Edinburgh, UK

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