

## Private property and public property

The image of a home as a castle implies a clear demarcation between private property and the public domain. This is very clear in the case of a detached house. Flats, on the other hand, involve uncertainties. You share the corridor outside your front door, but who with? The other residents on the same floor, or all the residents in the building? What about the foyer downstairs? Is this only for the use of the people who live in the block, or for the public in general? These uncertainties perhaps explain why the 'communal' living expected of flat-dwellers has been unsuccessful in most of Britain.

Law and custom seem to support a clear separation between what is public and what is private. For example, people have no general right to reserve the road directly outside their house for their own cars. The castle puts limits on the domain of its owner as well as keeping out others. It also limits responsibility. It is comparatively rare, for example, for people to attempt to keep the bit of pavement outside their house clean and tidy. That is not their job. It is outside their domain.

To emphasize this clear division, people prefer to live in houses a little bit set back from the road. This way, they can have a front garden or yard as a kind of buffer zone between them and the world. These areas are not normally very big. But they allow residents to have low fences, walls or hedges around them. Usually, these barriers do not physically prevent even a two-year old child from entering, but they have psychological force. They announce to the world exactly where the private property begins. Even in the depths of the countryside, where there may be no road immediately outside, the same phenomenon can be seen.

## The importance of 'home'

Despite the reverence they tend to feel for 'home', British people have little deep-rooted attachment to their house as an object, or to the land on which it stands. It is the abstract idea of 'home' which is important, not the building. This will be sold when the time and price is right and its occupiers will move into some other house which they will then turn into 'home' – a home which they will love just as much as they did the previous one.

But the houses themselves are just investments. An illustration of this lack of attachment to mere houses (as opposed to homes) is that two-thirds of all inherited houses are immediately sold by the people who inherit them, even if these people have lived there themselves at some time in their lives. Another is the fact that it is extremely rare for people to commission the building of their own houses. (Most houses are commissioned either by local government authorities – for poorer people to live in – or, more frequently, by private companies known as 'property developers' who sell them on the open market.)

## ► The stately home

There is one exception to the rule that 'homes' are more important than 'houses'. This is among the aristocracy. Many of these families own fine old country houses, often with a great deal of land attached, in which they have lived for hundreds of years. They have a very great emotional investment in their houses – and are prepared to try very hard to stay in them. This can be very difficult in modern times, partly because of death duties (very high taxes which the inheritor of a large property has to pay).

So, in order to stay in their houses, many aristocrats live lives which are less physically comfortable than those of most people (they may not, for example, have central heating). Many have also turned their houses and land into tourist attractions. These are popular not only with foreign tourists. British visitors are also happy to be able to walk around in rural surroundings as they inspect a part of their country's history.

▶ **Similar, but not the same**



A typical suburban district. You might think that living in one of these streets would be much the same as living in the one next to it. But an attempt at individuality is found here too. In Britain, there are an enormous number of words which are used in place of the word 'street' (such as *avenue, close, crescent, drive, lane* and *park*). It is quite common to find three streets next to each other named, for example, 'Pownall Close', 'Pownall Gardens' and 'Pownall Crescent'. The idea here is that one street is different from a neighbouring street not just because it has a different name – it is a different kind of place!

This attitude is so dominant that it leads to a strange approach towards house prices. Whenever these fall, it is generally regarded as a 'bad thing'. You might think that it would be a good thing, because people can then find somewhere to live more cheaply. After all, it is rising prices that are usually regarded as bad. But with houses it is the other way around. Falling prices mean that most people cannot afford to sell their house. They have borrowed a lot of money to buy it (sometimes more than its present value). They are stuck! To most British people, such immobility is a terrible misfortune.

### Individuality and conformity

Flats are not unpopular just because they do not give enough privacy. It is also because they do not allow enough scope for the expression of individuality. People like to choose the colour of their own front door and window frames, and also to choose what they are going to do with a little bit of outside territory, however small that may be.

The opportunity which it affords for individual self-expression is another advantage of the front garden. In any one street, some are paved, some are full of flowerbeds with paths in between, others are just patches of grass, others are a mixture of these. Some are demarcated by walls, others by fences, others by privet hedges and some have no barrier at all. The possibilities for variety are almost endless!

However, not everything about housing in Britain displays individuality. Because most houses are built by organizations, not individuals, they are not usually built one at a time. Instead, whole streets, even neighbourhoods (often called 'estates'), are built at the same time. For reasons of economy, all the houses on an estate are usually built to the same design. Viewed from the air, adjacent streets in British towns often seem to be full of houses that are identical (▶ *Similar, but not the same*). Indeed, they are so similar that when a building company advertises a new estate, it often invites people to its 'show home'. This is just one of the houses, but by looking around it, people can get a fairly accurate impression of any house on the estate.

But if, later, you walked down the same streets that you saw from the air, every single house would seem different. The residents will have made sure of that! In an attempt to achieve extra individuality, some people even give their house a name (although others regard this as pretentious). In suburbs and towns, there is a constant battle going on between the individualistic desires of the householder and the necessity for some element of regimentation in a densely populated area. This contest is illustrated by the fact that anybody who wants to build an extension to their house, or even a garden shed, must (if it is over a certain size) first get 'planning permission' from the local authorities.

## Interiors: the importance of cosiness

British houses have a reputation for being the coldest in Europe. Moreover, to many people from other countries, British people seem to be ridiculously keen on 'fresh air'. This reputation is exaggerated. It is partly the result of the fact that houses in Britain are, on average, older than they are in other countries and are not so well insulated. In fact, about three-quarters now have central heating. However, there is a grain of truth in it. Windows, for example, are designed so that they can be conveniently opened to a great variety of degrees – instead of, as in many other countries, either being completely shut or fully open. This way, air can be let into the house in winter without freezing its inhabitants.

Just as the British idea of home is a mental concept as much as a physical reality, so is their idea of domestic comfort. The important thing is to feel cosy – that is, to create an atmosphere which seems warm even if it isn't really warm. This desire usually has priority over aesthetic concerns, which is why the British also have a reputation for bad taste. Most people would rather buy several items of cheap, mass-produced furniture, with chairs and sofas covered in synthetic material, than one more beautiful and more physically comfortable item. The same is true with regard to ornaments – if you want to be cosy, you have to fill the room up.

To many, tradition is part of cosiness, and this can be suggested by being surrounded by old items of furniture. And if you cannot have furniture which is old, you can always have other things that suggest age. The open fire is an example. In Britain, it is regarded by many as very desirable to have a 'real fire' (as it is often called). It is the perfect traditional symbol of warmth because it is what most people used in the past to keep warm. So strong is the attraction of a 'real fire' that many houses have an imitation open fire, complete with plastic coal which glows red when it is switched on. Bad taste? So what!

Most older houses, even very small ones, have not one but two general living rooms (which estate agents call 'reception rooms'). This arrangement maintains privacy (which is linked to cosiness). It allows the front room to be kept for comparatively formal visits, while family members and close friends can spend their time, safely hidden from public view, in the back room. Most modern smaller houses are built with just one living room (and in some older houses the two reception rooms have been converted into one). However, privacy must be preserved so these houses normally have a 'hall' onto which the front door opens. It is rare for it to open straight onto the living room. Some houses also have a tiny 'porch', with its own door, through which people pass before getting to the hall – an extra line of defence! The same concern can be seen where there is both a front door and a back door. Even if both can be reached from the street, the back door is for family and close friends only.

### ► Rooms: uses and names

It is difficult to generalize about how British people use the various rooms in their houses. They may like the idea of tradition, but they are too individualistic to follow the same traditional habits. The only safe generalization is that, in a house with two floors, the rooms upstairs are the ones used as bedrooms. The toilet (often separate) and bathroom are also usually upstairs. The living room(s) and kitchen are downstairs. The latter is usually small, but those who can afford the space often like to have a 'farmhouse kitchen', big enough for the family to eat in.

Class divisions are sometimes involved in the names used for rooms. With living rooms, for example, the terms 'sitting room' and 'drawing room' are regarded as upper-middle class, while 'lounge' is regarded as lower class. 'Front room' and 'back room' are also sometimes looked down on.

## Owning and renting

Most British people do not 'belong' to a particular place (see chapter 4), nor are they usually brought up in a long-established family house to which they can always return. Perhaps this is why they are not usually content to rent their accommodation. Wherever they are, they like to put down roots.

The desire to own the place where you live is almost universal in Britain. However, house prices are high. This dilemma is overcome by the mortgage system, which is probably a more established aspect of everyday life than it is anywhere else in the world. About 70% of all the houses in the country are occupied by their owners and almost all of these were bought with a mortgage. At any one time, half of these are owned by people who have borrowed 80% (or even more) of their price and are now paying this money back month by month. The normal arrangement is for the borrower to pay back the money over a period of twenty to twenty-five years. The financial institutions known as 'building societies' were originally set up to provide mortgages. In the 1980s, however, regulations were relaxed, so that banks now offer mortgages as well.

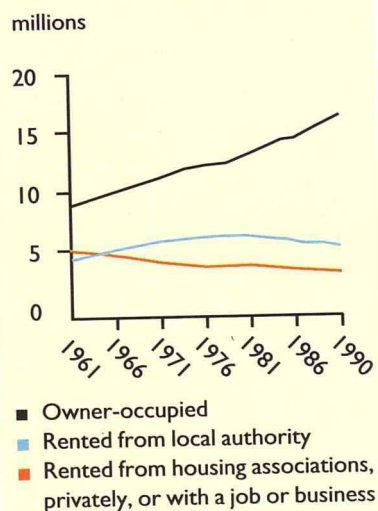
People are happy to take out mortgages because house prices normally increase a bit faster than the general cost of living. Therefore, most people can make a profit when they sell their house. So strong is this expectation that phrases such as 'first-time buyer' and 'second-time buyer' are well-known. The former can only afford one of the cheaper houses available. But around ten years later, when some of their mortgage has been paid off, they can become the latter. They sell their houses at a profit and move into a more expensive house.

Although nearly everybody wants to own their house, it was only at the end of the twentieth century that a majority of people began to do so. Before that time, most working-class people lived in rented accommodation. At one time, most of them rented from private landlords, some of whom exploited them badly. In the 1950s and 1960s, however, millions of homes were built by local government authorities. By 1977, two-thirds of all tenants lived in these 'council houses' (or, in some cases, flats). Council rents are subsidized, so they are low. Each local council keeps a waiting list of households who want to move into a council property. The order of preference is worked out by a complicated set of priorities. Once they are given a council house, tenants have security; that is, they do not have to move out even if they become rich.

From 1950 to 1980 the proportion of 'owner-occupiers' gradually increased. The ambition to own was made easier by policies of 'tax relief'. Some of the interest which people paid on their mortgage could be subtracted from the income tax they had to pay and people selling their houses did not have to pay 'capital gains tax' on any profit. With both owner-occupiers and council tenants increasing in numbers, the percentage of people who rented from private landlords

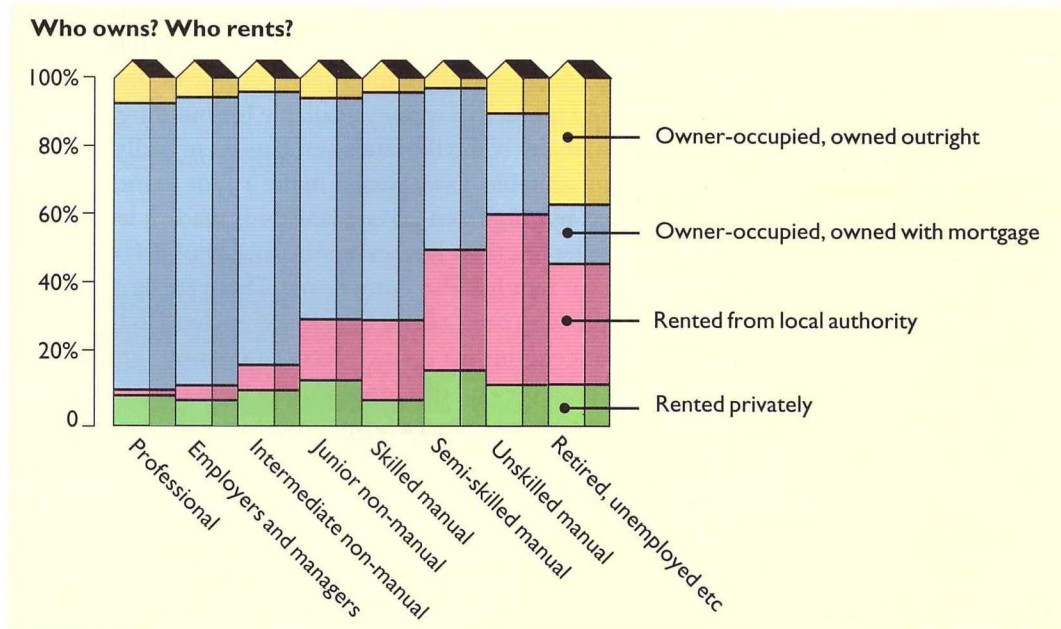
### ► Owning and renting: modern developments

#### The growth in home ownership



Source: Department of the Environment

This graph shows how home-ownership has increased in the second half of the twentieth century. Britain now has a percentage of owner-occupied households which is well above the European average.



Source: General Household Survey (1989–90)

became one of the lowest in the world – and continues to be so.

Then during the 1980s, the number of owner-occupiers increased more sharply. A major part of the philosophy of Thatcherism (under Prime Minister Margaret Thatcher) was the idea of the ‘property-owning democracy’. Council tenants were allowed to buy their council houses and were given financial incentives to do so. The deregulation of mortgage-lending (see above) also encouraged house-buying. So did an increase in the financial help given to owners who wanted to make improvements to their property. At the same time, local councils were severely limited in the number of properties which they could build and were also encouraged to sell their properties to private ‘housing associations’. As a result, the number of council tenants actually decreased.

By the mid 1990s, the trends of the previous decade seemed to have halted. Fewer council-house tenants were buying their houses and tax relief on mortgages was being phased out. The policy of selling off council houses had been discredited by the ‘homes-for-votes’ scandal. In the early 1990s it became clear that a few local councils run by the Conservative party had decided to keep their properties empty, instead of renting them to families who needed them, until they found buyers for them. The idea was that the buyers would probably vote Conservative – while people who could only afford to rent would probably not.

#### ► Owning and renting: class

In the middle years of the twentieth century, whether you owned or rented a house was a marker of class. If you owned your house, you were middle class; if you lived in a council house, you were working class. However, the graph above shows that this is no longer true. A clear majority of skilled manual workers are owner-occupiers, as are 40% of even unskilled manual workers. Notice the small proportion of people (of any category) who own their house ‘outright’ (i.e. they have finished paying off the mortgage) or rent privately. Only among those with higher-status jobs are there more private tenants than council tenants.