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JAPAN AS A HOMEOWNER SOCIETY: THE ROLE OF HOUSING AND  
HOMEOWNERSHIP IDEOLOGY IN ANGLO-SAXON AND JAPANESE  
CONTEXTS

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A thesis submitted in partial fulfilment of the requirements of  
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## **Abstract**

While the analysis and theoretical consideration of homeowner societies has focused on Anglo-Saxon contexts, Japan has largely been neglected despite the fact that Japan experienced one of the most rapid increases in homeownership of any industrialized society in the post war period. Critically, homeownership has become a central aspect in the economic and social development of modern Japan. While Japan in many ways fits the category of 'homeowner society' as applied in Anglo-Saxon countries, it has adopted and developed its housing system in ways peculiar to that society.

This thesis examines and challenges the theoretical norms and assumptions applied to advanced industrial societies dominated by owner-occupied housing systems using Japan and Anglo-Saxon homeowner societies as an analytical axis. It addresses directly the understanding of housing and tenure as an embedded element of the social system in terms of roles it performs and how it mediates relations between households and society. The ideological salience of homeownership and its impact in policy regimes are issues that have become increasingly salient in political debates in recent decades, and in understanding social divergence across industrialised societies.

The thesis identifies numerous variables within the Japanese housing and social system, which contrast substantially with prevailing conceptual models. As well as system and structural aspects, cultural elements are also focused upon in order to clarify the role of family systems and values, as well as housing and dwelling practices. A qualitative interview survey was carried out with Japanese homeowners in order to develop understanding of these elements and integrate them analytically. The findings demonstrate divergence between housing discourses and ideological processes at the level of housing. Similarly, the current understanding of the relationship between housing and social stratification, legitimation and capitalism are also challenged by the analysis.

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## **Chapter One**

### **Introduction**

#### **Homeownership and the Property Owning Democracy**

Homeownership has expanded in recent decades to become the dominant form of housing tenure in many developed societies. Specifically the English speaking industrially developed societies of Australia, New Zealand, North America and the U.K. have become dominated by homeownership tenure patterns with between 60% and 70% of households living as owner-occupiers. Underlying the massive growth in the levels and popularity of homeownership in the second half of the 20th century is, arguably, the overwhelming political support it has enjoyed. From one perspective, the idea of a 'property owning democracy' assumes a set of social advantages associated with high levels of owner-occupation, in which homeownership leads to better home life, better citizenship and greater social stability and harmony. From another perspective, homeownership is considered the equivalent in principle to owning a factory in that the householder's interests become bound to the preservation of the interests of capital. The assumption is thus that home owning integrates households into private property relations essential to capitalism and bound to the support of the status quo. In both cases, the conception of societies dominated by homeownership is of a conservative citizenship driven by the ideological and material impact of privatised tenure (Kemeny 1981, Forrest 1983, Winter 1994, Murie 1998).

Although Japan experienced one of the most rapid increases in homeownership of any industrialized society in the post war period, it has largely been neglected in the theoretical consideration of homeowner societies. Before 1945 rental housing accounted for more than 70% of urban households in Japan. However, due to massive reconstruction and the introduction of policy and finance frameworks orientated towards homeownership post war, by 1955 owner-occupation accounted for more than 60% of households (Building Centre of Japan 1998). Moreover, from 1950–1983 the price of the average house increased 147 fold while average income only increased 25 times. Although the Japanese model of homeownership has sought to emulate the pattern established



in Western societies, the socio-political impact of homeownership is substantially different, and the principle of a 'property owning democracy' is difficult to apply. The role of homeownership policy is considered in Japan in predominantly socio-economic terms illustrating a different social dynamic of housing in relation to other spheres, most notably family, welfare and employment (Hirayama 2001, Izuhara 2000).

Due to the lack of analytical integration of Japan, and many East Asian societies, in studies of housing and welfare systems, understanding is limited. The research that does exist follows a Western paradigm argued to be inappropriate and ineffective in this case (Walker and Wong 1996). Research within Japan is dominated by economic perspectives and has interacted unevenly with Western theoretical developments. Within Western housing research, theories concerning the impact and nature of tenure patterns and privatised living abound, but, as Lee (1999) asserts, remain conceptually constrained by the 'place boundedness' of their analysis. European and North American contexts are used to demonstrate universal qualities of developed capitalist societies and housing systems, however, we are mistaken to assume a set of universal truths can be grounded in these particular societies and specific social contexts.

### **Readdressing Homeowner Societies**

The purpose of this thesis is to question whether homeownership, as it has been understood, is constituted similarly and performs the same roles in different advanced capitalist societies where it is the dominant pattern and appears to have been cultivated by the state for social, economic and political reasons. As well as the housing and social system itself, we seek to focus on the symbolic and ideological salience of homeownership, identified as a critical factor in Western debates (Kemeny 1981, Marcuse 1987, Gurney 1999). Essentially, the main assumptions asserted by Western debates are that homeownership structures and ideologically supports individualism, privatised living arrangements, and social predispositions which politically conservatise individuals and stabilise society. For King (1996), homeownership and the re-signification of dwelling as property has been a critical strategy for modern

British conservatives whereby the principle of universal rights has been undermined and replaced by one in which citizenship is defined in terms of property ownership and participation in markets.

The central aims of this thesis are, firstly, to provide a comparative framework by which to readdress the place bounded, cultural insensitivity of housing research, by attempting to identify the more or less, local or universal effects of tenure in more explicit terms. Britain and Japan provide a reflexive axis of comparison by which we will explore diversity and convergence in the constitution and interaction of housing and social systems and their elements. Essentially, we are challenging prevailing notions concerning the nature of the 'homeowner society' as they have been understood in Western housing debates. Secondly, we aim to use Japan as a divergent case of homeowner society to illustrate how it both conforms to and contradicts the theories, analytical models and assumptions formulated within the normalized social, cultural and theoretical conditions in the West. These theories include the relationship between housing and social class, as well as homeownership, ideology and social stability. Particularly we re-address how Japan can be understood as a social, housing and welfare 'regime', and our analysis of its social, hegemonic, housing and welfare 'systems' aims to provide a means of reassessing theories of social convergence and typological classifications of advanced industrial societies.

The methods by which we which we meet these aims deal with social reality at a number of levels. Our investigation utilises both a structural analysis of institutions and systems as well as a discursive analysis of the meaningful elements of housing processes. Increasingly, paradigms such as 'social constructionism' and 'critical realism' (see Jacobs and Manzi 2001, Somerville and Bengston 2002) have elevated the significance of discourse and symbolic construction in understanding housing processes. Essentially, we seek to embed discursive analysis focused at the level of individual agents within the structural context of social, political and economic forces and systems. Consequently we rely on both quantitative and qualitative data, although our primary field research is mostly comprised of interview data gathered in Japan. There are of

course other means and methods of approaching these aims, for example, Jaffe (1996) asserts the salience of a property rights focus in comparative analysis and understanding of housing and economic systems. The epistemological and methodological framework we set out will be argued to provide a constrained insight, but one which advances the current state of understanding in housing studies<sup>1</sup> as well as social comparison.

We aim to develop a particular comparative approach, which may be considered innovative in housing research. Essentially our empirical investigation of one society, Japan, seeks to enhance understanding of that society specifically, but also to provide evidence by which to reflect back upon British and Anglo-Saxon societies. The purpose of such an approach is to develop understanding of cultural dimensions, and the ethnocentric constraints of Western comparative models.

The outcomes of this investigation aspire to assert an empirically grounded challenge to theories of housing and social class, and homeownership and ideology. Similarly, we hope to develop and identify a more effective comparative framework and consideration of divergence between societies dominated by owner-occupation and housing policy that residualises public renting. A further outcome is the reconsideration of patterns of tenure and welfare in terms of culture, power and hegemonic relations within and between Anglo-Saxon and Confucian-East Asian societies.

While we focus on Britain and Japan as cases for comparison, we shall attempt to make broader generalisations. The British case constitutes an example of a homeownership society typical of the set of Anglo-Saxon societies, which Winter (1994) identifies as not just having similar tenure patterns but also socio-cultural traditions and economic-political functions connecting macro processes and meanings in homeownership. These societies also include the USA, Canada, Australia and New Zealand who all have owner-occupation rates of 60% or more. Divergency is a central assumption of our approach and we acknowledge substantial differences in the significance of housing and homeownership within England alone, however, 'Britain' and 'Anglo-Saxon societies' are used as

practical shorthand to describe general patterns in these societies. The concept of 'Western' is also used to describe a common conceptual basis derived within parts of Europe and North America. Again, this is a shorthand term, and we do not intend to imply an Occidentalist position that neglects the variety of ideas and values.

We are also wary of Orientalist positions that tend to lump Eastern societies together and mystify analysis by overemphasising the culturally impenetrable and unique. We ultimately link Japan with other homeowner societies in East Asia under the principle of 'Confucian societies'. However, our intention is not to suggest that Confucian values are a critical unifying variable. Indeed, focus on diversity between these societies is central for the development of the understanding of housing, tenure and society.

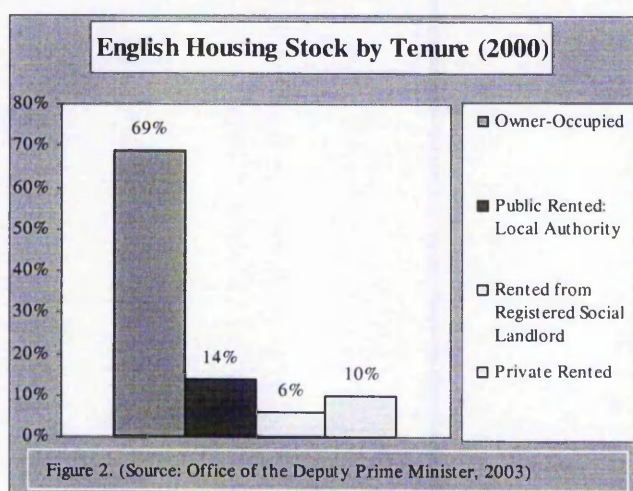
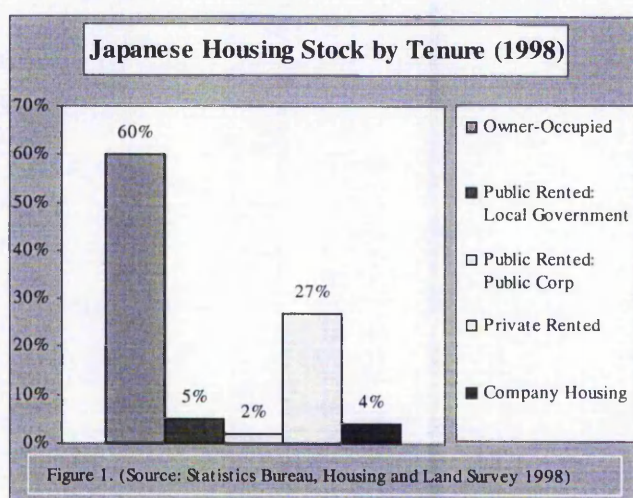
### **Britain and Japan as Homeowner Societies**

The rationale behind our focus on Britain and Japan derives from their apparent similarity, at one level, and difference at another, as homeowner societies. It is difficult to assume that homeownership means the same thing or has similar attributes in different societies. Other than the common defining feature that homeowners are not renting from a public or private landlord, variations encompass: the means of acquisition and financing, rights of disposal in the market, rights of ownership in the land, the nature of the dwelling stock as well as quality and space standards (Hirayama et al 1993). Nevertheless, the immediate similarities between Britain and Japan are, firstly, the strong attachment to the idea of homeownership in both societies in popular imagination and discourse. Secondly, the association of homeownership with individual houses rather than flats, and thirdly, government policy has been influential in the development of the tenure, involving a strong subsidy bias.

Both British and Japanese societies have experienced many similar changes in their housing structure in recent decades. Whereas the other English speaking countries of Australia, New Zealand, Canada and The U.S. have consistently demonstrated a preference for homeownership, Britain and Japan have, over the

last 60 years reversed the roles of the private rented and owner-occupied housing sectors (Yamada 1999). Japan, much more rapidly than Britain, expanded from a private rental based system (70% in urban areas) prior to world war two to a level of homeownership of around 60% by 1955 (Building Centre of Japan 1998). Homeownership reached a similar level in both countries by the 1980s. In the mid 1990s Britain overtook Japan with 67% of households being homeowners in the U.K. (Council for Mortgage Lenders 1997). Figures one and two illustrate recent tenure patterns more clearly.

Differences between Britain and Japan are more difficult to summarise. What is critical is that housing policy has been designed around different assumptions concerning rights, civic participation and social solidarity. Furthermore, capitalism, employment and welfare function differently in each context, as we



shall define in the course of this thesis. The point is that homeownership systems in each of the societies have developed in different ways and within radically different social, political and cultural contexts. The most obvious differences are, firstly, the main provider of housing loans in Japan has been the government whereas building societies and the private sector have been central in the UK. Indirect measures for supporting private housing investment through the

taxation system are also more substantial and influential in Japan. Secondly, whereas Britain has diversified the homeowner sector and has attempted to enhance access across society through 'right to buy' policy, Japanese subsidy has focused on the middle classes, and homeowners are consequently a less diverse group.

Thirdly, the role of the public sector and the direct provision of rental housing have been more prominent in Britain. Compared with British public housing policy, Japan has largely depended upon the market sector because of the low budgetary allocation for the public housing sector. Fourthly, housing markets in the two societies have substantially diverged in recent years. Housing prices have stagnated since the early 1990s in Japan and the whole economy has yet to move out of the cycle of decline instigated by the collapse of the economic bubble more than a dozen years ago. In Britain house values have boomed and grew by 80% between 1998 and 2003<sup>ii</sup>. Consequently, while homeownership has been relatively stable in Japan, it has increased by 16% in Britain in recent decades.

### **Investigation and Explanation**

Saunders (1990) uses the concept of a 'nation of homeowners' to describe Britain, but he also makes universalistic implications about societies with mass owner-occupation which our analysis seeks to criticise. Kemeny (1992, 1995) also asserts a set of specific qualities attached to societies dominated by owner-occupation, specifically individualistic social ideologies and a dualist arrangement of the housing market, although he retains a principle of social divergence within his approach. Indeed, Kemeny's comparative model (1992) will be specifically tested and redeveloped in the course of this thesis. Our investigation and analysis will establish at a variety of levels, critical variations and convergences in Britain and Japan in the organisation of housing and society. The overall methodology has several dimensions and involves a critical re-evaluation of the ideas and evidence set out by others in the field of housing and homeownership research, as well as novel empirical research based on interviews in Japan.



Our main investigative questions will be set out in detail in chapter two, where we consider the main theories as applied to tenure relations and homeownership. Firstly, we deal with 'housing groups' theories (Rex and Moore 1967, Dunleavy 1978, Saunders 1979, 1990), which have established a debate over the relative influence of housing and tenure divisions vis-à-vis social inequality and stratification. Secondly, we deal with the understanding of the relationship between homeownership and ideology. In this case we shall examine how understanding has developed, from more orthodox Marxist approaches (e.g. Marcuse 1987) to more post-modern ones (Gurney 1999b), and identify a number of analytic and methodological questions for our investigation. Thirdly, we shall consider theories of convergence and divergence as applied to housing systems, as well as the prevailing typologies applied, identifying issues that our comparison can begin to resolve. The inadequacy of Western based paradigms and the salience of more theoretically developed, substantive empirical investigation will be asserted throughout.

Chapter three will establish a theoretical and methodological framework for our investigation of Britain and Japan. Initially we shall explore means by which housing as a dimension of society can be conceptualised and from that develop an epistemological approach for our investigation which deals with structural and discursive levels of reality, which are usually fundamentally difficult to integrate. Secondly, we shall consider the application of operational concepts by which we can move from conceptual and theoretical evaluation to empirical verification. Essentially, our investigation involved a meta-analysis of housing and social systems, as well as the cultural and symbolic construction of housing and tenure relations in Britain and Japan. Thirdly, we set out a detailed methodological account of our substantive empirical research work. Inevitably, the findings and conclusions of this thesis rely on fieldwork carried out in Japan, which established discursive differences and similarities between homeowners in the two societies. Cultural values and discursive accounts identified in interviews and field observations provide the basis for re-developing understanding of the significance of discourse and agency in housing and social systems, and also divergence between homeowner societies.

Chapter four addresses the British and Anglo-Saxon context of homeownership. The purpose of this chapter is to provide a normative comparative framework for the understanding of homeownership systems. We will initially consider the socio-historic conditions within which homeownership developed in Britain over the 20<sup>th</sup> century. While considering economic, political and cultural factors, we will identify the key implications of changing tenure patterns and the significance of the movement in British policy focus from private renting to public housing to homeownership. This evaluation also provides an opportunity to question several assumptions about mass owner-occupation, including the 'natural' social preference for this tenure, and the influence of private housing tenure on household prudence and stability. The second part of this chapter deals with the meaningful and ideological context of homeownership in Anglo-Saxon societies. Here we will identify the common values and meanings attached to homes by homeowners, as well as draw these meanings within a hegemonic structure. Essentially, we seek to establish a normative framework for understanding housing discourses and hegemonic processes. Together the two parts of the chapter constitute a systematic/structural and a symbolic/agencial point from which we can begin to consider the salience of the Japanese case.

In chapter five, we begin to set out the Japanese context of homeowner society. Here we focus on a range of elements of the system, which we shall argue to be radically divergent from the British housing system and social regime. Particularly, housing markets and housing objects as well as the overall process of political and economical development are radically divergent, but critically influential in the growth of the owner-occupied housing sector. Furthermore, policy organisation, family organisation and the emergence of Japan as a welfare system are fundamental in conceptualising the processes and function of mass homeownership in Japanese society. The 'Japanese style welfare state' is perhaps the most unusual and influential aspect of the system, and crucial for understanding both system relations and interaction between households, their homes and the social sphere. The last section in this chapter identifies the current trends in the Japanese housing and social system as a means of further



conceptualising the relationship between the two and understanding the significance of continued recession and social fragmentation.

Chapter six begins by setting out the socio-ideological context of the development of a modernised mass homeownership housing system in post war Japan. This process involved integrating elements of traditional Japanese culture with the socio-economic objectives of high-speed development in post war Japan. The main section of this chapter provides an explication and analysis of the main findings of our primary research with Japanese homeowners. Here we identify the thematic categories and a typological system by which we can understand and explain key differences between Japan and other homeowner societies. We also explain the significance of these differences in terms of system differences as well as how households and individuals relate to their homes and how this influences or illustrates broader social relationships and processes. Finally, we engage with a broader literature on Japan as a traditional, modernising, Confucian society in order to explain our research findings in terms of Japanese cultural elements and value systems.

The purpose of chapter seven is to integrate our findings and analysis into a more comprehensive comparative framework. We begin by identifying the most salient similarities and differences in terms of the understanding of homeowner societies we have developed. From this we begin to relate our substantive analysis with the formal categories and questions established at the beginning of the thesis. This evaluation will argue for the development of the understanding of the relationship between housing, consumption, status and social class, as well as the ideological function of ideologies or hegemonies defined in relation to dwelling practices and housing systems. We shall also re-engage, in light of our investigation of Britain and Japan, with the debate concerning social divergence and typologies of housing and social regimes. Essentially, we shall assert a more developed understanding of ideological divergence vis-à-vis Kemeny's approach (1992), and identify a parallel model of homeownership societies, where we identify particular qualities with one set of societies in the Anglo-Saxon sphere, and another set within an East Asian sphere. Although there are substantial differences in socio-cultural values, policy systems and

patterns of economic expansion amongst newly industrialised East Asian countries, and particularly in approaches to supporting homeownership, there are common elements that indicate that we can begin to consider them as a different and specific group of homeowner societies.

Finally, in chapter eight, we shall assess the validity and significance of our analysis and investigation in terms of the diversity of roles homeownership and housing systems play as elements or dimensions of society. The differences and similarities in the impact of the organisation of housing we identify imply that housing and tenure is strongly embedded in the societies we have considered, and that the level of influence goes well beyond the economic and structural. Indeed, the symbolic and ideological impact of housing is critical, necessitating greater assertion in housing research. Lastly, we consider the implications of the explanations we have developed for understanding housing and social change. Essentially, a critical impact of homeownership in these societies is that other tenure systems are undermined and ideological commitment is confined to one form of tenure. This has impeded the development of policy alternatives that could make the housing system more robust and would protect households from the negative destabilising effects of globalisation.

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<sup>i</sup> 'Housing Studies' is a somewhat misleading term as it implies a coherent and integrated academic discipline. Kemeny defines housing studies as the study of the social, political, economic, cultural and other institutions and relationships that constitute the provision and utilisation of dwellings (1992a:8), although there are broader ways of conceiving the interaction of housing and society. In this thesis, we are referring to a recognisable literature within the social sciences, normally identified in these terms.

<sup>ii</sup> Values for England and Wales only, H.M. Land Registry, Residential Property Price Report (2003).

## **Chapter Two**

### **Homeownership, Social Class, Ideology and Divergence**

#### **Introduction**

Our concern in this chapter is with identifying the dominant assumptions and exploring the theoretical contexts that have shaped social, economic and cultural explanations of the relationship between housing and society. This analysis of the prevailing assumptions that have influenced the understanding of housing and society will have three foci. These areas of focus illustrate the salience of broader comparison and will constitute guidelines for our subsequent analysis of the housing systems and perceptions and discourses of homeowners in Britain and Japan. Firstly, there are a range of arguments pertaining to the role of homeownership as either determining or reinforcing social inequalities, or as redefining the structure and impact of broader social class relations. Secondly, we focus on the issue of homeownership ideology as a significant, yet theoretically underdeveloped, concept in discussions of the role of housing and ownership. Thirdly, explanations of the relationship between housing and other elements of the social structure, specifically welfare regimes and social hegemony, will be considered in comparative terms. Ultimately, our evaluation of these themes and theoretical arguments will identify the impact of a Western orientated, ethnocentric understanding of housing, dwelling and residency, and points of contrast will be made between British and Japanese contexts throughout.

Housing research has traditionally adopted a narrow focus, effectively neglecting a number of important social processes, such as variation in the role of cultural values in relation to homeownership. Particularly the role of families and individuals has been neglected in understanding the evolution and development of housing systems (Mandic and Clapham 1996, Lee 1999). Housing studies rarely deals with the 'place-boundedness' of analyses, where the interaction of local factors and cultural practice are substantial in shaping housing perceptions and practices. We are establishing in this chapter a basis for our later evaluation of housing and Japanese society, and the theoretical strands we shall criticise or develop in the course of our study as we begin to broaden

our consideration to include a bigger range of factors and analytical dimensions. At the same time, we are asserting the significance of housing and tenure as an explanatory focus, which reveals their often implicit, yet pivotal, role in social organisation and interrelations.

## **Section One: Homeownership and Social Stratification**

### **Housing Groups and Social Classes**

The work of Rex and Moore (1967) marks a change in the social sciences in the consideration of the significance of tenure. In particular, the relationship between housing and broader socio-structural issues, debated in the 1960s is addressed as a central concern. The introduction of the concept of 'housing classes' or 'housing groups', although not fundamental to Rex and Moore's theoretical position initiated a specific divergent approach to understanding the role of tenure and social inequality. Winter (1994) proposes that the basis of the theoretical divergence is that 'Housing Groups Theorists' argue that housing tenure is theoretically significant as a means of identifying social divisions and that social groups can be adequately separated and classified in terms of shared housing experiences. Rex and Moore (1967) suggested that housing classes, alongside occupational classes, could become a critical marker of social life chances. Urban development was represented by a process of struggle between social groups for the best quality housing. This established the debate on the significance of housing within social stratification.

For more traditional left wing theorists, alternatively, the significance of housing classes and tenure division has been consistently argued to be secondary to or at least only reinforcing of, existing social inequalities between social classes, and should therefore be theorised more effectively as an *ideological* division. A central criticism is that those who emphasise housing classes are confusing social class with social status (Couper and Brindley 1975, Haddon 1970). Consequently, the theoretical consideration of homeownership has been dominated since the 1970s by a debate between a largely Weberian group of thinkers asserting the primacy of housing consumption and housing chances in understanding contemporary social divisions, and a largely Marxist group who are critical of this assumption and maintain the primacy of relations of production. Essentially the dichotomy is between the prioritisation of housing tenure divisions as the more influential in determining life chances and social position and another approach which maintains a traditional social class analysis

where production and labour relations are fundamental in the formation of social inequality and where housing simply reinforces these divisions at an ideological level.

Underlying both these approaches is a shared assumption that homeownership has socially cohesive tendencies. There are a range of functionalist, organic and even teleological assumptions that simplify the relationship between homeownership and social cohesion. In due course it will be argued that the relationship is far more complex and that a more theoretically developed and comparative approach will empirically illustrate the multifaceted interaction of housing and society. Meanwhile let us first turn to an analysis of the development of these two traditions, where an analytical conflict has emerged between those who prioritise *consumption* in explaining the influence of mass homeownership, and those who maintain a traditional *production* based approach to class formation and social interrelations.

As a basis to the 'housing groups' approach it is necessary to isolate a consistent stratification or division of society into 'housing classes'. Crudely speaking, homeowners within these classes are said to share common experiences through their housing consumption that unites them in a significant way. The concepts used to identify groups in this way range from the original 'housing classes' of Rex and Moore (1967), to 'housing status groups' (Haddon 1970), and from 'domestic property classes' (Saunders 1978, Pratt 1982) to 'consumption sector cleavages' (Saunders 1990). Dunleavy (1979, 1980, 1987) is also a notable contributor to this literature. By focusing on an individual's access to desired housing resources we can identify a "*hierarchy of housing classes from owner-occupier to private tenant, the important point being that these divisions cut across those arising from the world of work*" (Rex and Moore 1967, cited in Winter 1994:15).

In Saunders' (1978, 1979), initial concept of 'domestic property class', he argues that the most salient division in society is between owners and tenants, both public and private. The potential exchange value, rights and control are emphasised as the privileges of owner occupancy, which form the basis of

Weberian property classes. Thus owner-occupied housing constitutes a real and significant source of wealth accumulation. During the 1980s Saunders developed an auto-critique of his work which makes this analysis redundant, but which still elevates the role of housing in the prevailing system of social organisation and in explaining social inequality. The first point of this critique is that the 'domestic property class' model is neither, exhaustive or complete. Secondly, it is possible for an individual to belong to more than one class at a time.

Following Dunleavy (1979) Saunders (1990) developed the concept of 'consumption sector' to housing and other consumption processes. Saunders theoretically opposed the tradition of production orientated Marxist analyses of the role of housing which had emerged during the 1970s, by asserting that consumption is more determinant in explaining social structure and social inequalities. For Marxists, by conceiving social relationships in terms of production relationships, society is simplified into a dichotomy between owners and non-owners. This does not capture the complex divisions and social striations of contemporary societies. Saunders readdresses the issue via emphasis on consumption as a framework of inequality, which includes housing, education, health, leisure, transport etc. The main axis to this consumption section cleavage is public/private. Those who consume privately provided facilities enjoy greater benefits than those consuming publicly provided facilities. Access to private housing as a means to accumulate wealth and bolster private patterns of consumption, thus becomes the most salient aspect of homeownership rather than the divisions it draws between social groups. A household's capacity for consumption becomes the loci for analysis and explanation. There are three key factors in a household's capacity to consume; the ability to earn; the right to state services; and the capacity of self-provision. This focus for analysis of social processes thus asserts a central division between those who can afford to satisfy their needs through private means of consumption and those who lack these means and must rely on state welfare provision. The result is the polarisation of society around this division, or a process of social 're-stratification'.

Moreover, in opposition to the Marxist approach, Saunders argues that social divisions across housing consumption groups cannot be adequately explained as ideological and that there are significant material differences. In contrast, Pratt (1982, 1986), points to the contradiction in Saunders' relational concept of class, which tends towards a Marxist conception rather than Weberian. Pratt argues that by allocating subsidies between tenures the state acts as a source of conflict between tenants and house owners. Thus the relational tie can be re-established between the state, capital and class and even ideology. For Pratt, there is a more intricate relationship between the effects of owner-occupation and social stratification. It is difficult to accept that the social advantage of homeownership is simply material as that assumes a high level of social functionalism and rational agency on the part of the consumer. At the same time, the effect of homeownership is more than a simple ideological one that orientates an individual around a particular ethos associated with their tenure and market position.

Winter (1994) suggests that Saunders is essentially asking the wrong questions in his evaluation of consumption sectors, relations of production and ideology. Saunders' critique focuses excessively on the relative significance of housing market position vis a vis labour market position. Rather, we should be focusing on the interrelationships between occupation, tenure, gender, ethnicity, age etc in the formation of groups. It is more important perhaps to resolve whether or not housing tenure causes the formation of social groups and how, and to consider the effect of housing on social relationships and identities.

It is necessary to assert the complexity of factors involved in housing consumption. While market and capital-labour relations have been heavily implicated in explaining the significance of homeownership, housing tenure and consumption, there are also a myriad of institutions and agencies that mediate at the level of 'provision'. The systems of housing provision span production, exchange, and consumption, and involve agencies such as banks, building societies, developers and estate agents who all inevitably mediate state policy and subsidy and the interests of capital (Ball 1986). Indeed, it does appear that housing and access to private homeownership are linked to capital-labour



relations. However, we should be careful in our estimation of the effect of these relations.

Fundamentally, the central question remains whether or not homeownership within the concept of 'housing classes' represents an independent source of economic inequality sufficient to affect the distribution of social power. Following Thorns (1981) and Forrest (1983) economic inequalities of capitalist formations, grounded in labour are merely being perpetuated through the housing market and that no independent reshaping of inequality is taking place through housing tenure. The capital gains generated in the housing market in recent decades disproportionately advantage those at the top end of the market and disadvantage those at the bottom end. The argument becomes whether these gains simply reflect differences in income in the labour market or are temporary market aberrations, rather than whether or not they have critical theoretical significance. Increasingly, housing as the basis of inequality in itself or as an ideological element within a broader system of inequality and domination appears a critical but perplexing point.

In opposition to a consumption-orientated conception of housing and class, many Marxists argue that housing tenure is better analysed as an ideological division (Clarke and Ginsberg 1975, Harvey 1978, Kemeny 1981). Firstly, they argue that private ownership fosters a concern for dwelling and its contents, and has promoted a home centred lifestyle, or privatism. This stands in contradiction to the public centred life of pre-modern society. Indeed, privatism is a salient issue in understanding modern forms of private housing consumption and dwelling, however, we need to be cautious in over-idealising and overestimating more public or socially inclusive forms of living between societies and across time. Secondly, homeowners are locked into the capitalist system through the mortgage debt they have encumbered in order to buy a house. This ensures the compliance of worker who through her/his mortgage is bound to wage labour. In short, it is argued that homeownership fosters conservatism and incorporates households into the capitalist system. Nevertheless, the situation has been argued to be more complicated. Inequality between households ability to procure desired housing within the market fragments social classes along tenure

lines. Forrest et al (1990) have been explicit in pointing out that as more and more households become owner-occupiers, inevitably, the greater the fragmentation and differentiation amongst owners will occur.

Indeed, it is necessary to be cynical of the symbolic and ideological significance of mass private housing to the extent that it fits into bourgeois values. Increasingly, ideology and homeownership appears a central issue in this debate over the role of tenure, and will necessarily be developed in considerable depth shortly. Many Marxist theorists have moved on from traditional determinist critique to recognise divisions of consumption as being of significant material nature, though not independent of production practices. However, the primacy of class relations in social inequality is still maintained by them (Berry 1986, Preteceille 1986).

Critically, both approaches in the theoretical dichotomy over housing and social class fail to adequately estimate the interaction of housing with broader social processes. It is unviable to propose a separation of production and consumption into two distinct categories, were class is replaced as the major analytical category. The intricate relationship between the two processes does not justify the treatment of consumption as an analytically distinct entity (Preteceille 1986, Warde 1992). Work and production are intricately intertwined with consumption. Also the separation of and prioritisation of consumption fails to take into account types of consumption that are provided by family and informal networks, for example unpaid female labour (Warde 1992). It is essentially a patriarchal consumption and production based model that has neglected the gender dimension. Although consumption based analysis may be useful, it is rather undeveloped and crude.

### **Rethinking Housing and Class**

So far the theoretical traditions have been explored in terms of basic categories and crude analytical terms. There is a simplified determinism in these analyses. There are assumptions that either, homeowners will defend their economic interests in automatic and predetermined ways, or that homeownership has

expanded in response to the changing needs of capitalist organisation of labour (Clarke and Ginsberg 1975, Harvey 1978). The structural overemphasis, the reluctance to move beyond Marxist-Weberian categories, and the theoretical preoccupation with consumption and production as axes of analysis, has constrained the analysis of tenure and homeownership. At this point in our analysis, therefore, it is useful to introduce two further criticisms. These points constitute central characteristics of our forthcoming approach to comparative re-evaluation of these assumptions within housing studies.

Firstly, more recent approaches to the investigation of the impact of homeownership have focused more explicitly at the empirical effect of homeownership at the level of agency (Richards 1990, Gurney 1999). Winter's approach (1994) avoids taking the structure of tenure as being the most determinant or consequent factor in explaining social life. Following Giddens (1984), social processes and structural forces are constituted by the intentional actions and unintended consequences of individual agents. Thus Winter attempts to re-conceptualise relations between structural forces such as tenure and the organisation of private property and the individual. His aim is to take into account how tenure interacts with other social factors such as occupation, income, family, life cycle and gender to affect material experience of private property rights. His focus is on which tenure based meanings are important at the household level in relation to courses of social action engaged in (1994:18). This approach illustrates the level of neglect and need to re-engage with the subjective basis of residing or dwelling and the impact of agency.

The relationships between capital and provision, and labour, tenure and class are not deterministic and the role of homeownership in the social structure is contingent on the subjectively grounded experience of private property rights and market relations and how this experience and understanding influences social perception and social action. Winter strongly argues that it is necessary to move on theoretically.

*"Much of the 'housing classes' debate has been posed as a question of whether or not inequalities derived from the world of work or the world of*

*home are more significant. The debate has been carried out in terms of whether divisions arising from the sphere of production or the sphere of consumption are predominant. It is a false dichotomy...If it is recognised that economic, political and cultural relations operate across markets, we may clarify how production and consumption forces, be they of an economic, political or cultural nature, combine to structure social inequality and the consequences of this for social action... Our aim therefore, is to theorise the subjective understanding of the material experience of private property rights” (1994:20).*

Whilst acknowledging the theoretical progression of Winter's point, it is also necessary to identify that there are much broader implications in addressing the effects of homeownership in terms of meaning and discourse at the subjective level. However, these points will be developed later in this chapter in the evaluation of the ideological impact of homeownership, and in the following chapter, in the assessment of housing epistemology and appropriate levels of analysis.

Our second concern, in criticism of the housing classes debate, which will also be central in further analysis, is the failure of analysis to move beyond the cultural and contextual assumptions of the Western societies within which it has been conceptualised and developed. Throughout Saunders' explication of homeownership is a range of universal assumptions concerning its natural basis in human nature (Gurney 1990). Similarly, his overall consideration of housing and society is overly ethnocentric. Saunders has attempted to explain the rise of homeownership across industrialised societies in very simplistic socio-cultural terms. He states, for example, “*recent reforms in the former Soviet Union seem to precisely to have been prompted by the recognition that human motivation is ultimately tied to private ownership and possession of material resources*” (Saunders 1990:77). Saunders treats culture rather ambiguously without challenging the assumptions of Anglo-Saxon individualism or dealing critically with the ‘desire to own’ as socially constructed.

Forrest et al (1990) emphasise the specific mediation involved in the production of consumer preferences and their transformation into housing outcomes, which are dependent upon context and production decisions. Also they are critical of whether the advantages of homeownership are felt evenly across society. Saunders uses British society as a basis, where society has moved from public welfare orientated provision to market based provision, within which homeownership has played a significant role. Thorns (1992), identifies that transition from public or market modes to privatised modes of consumption is a model difficult to apply universally. This model does not apply to other Anglo-Saxon societies even, such as Australia or New Zealand, where there has been no sustained period of public housing provision. Furthermore, the wealth accumulation effect of housing varies across societies and must be considered longitudinally in terms of house prices. Lower-income groups are more vulnerable to housing market volatility.

While universal models for understanding housing have been applied, social diversity is problematic. Smith (1971) identifies a hierarchy of 4 functions of dwelling - shelter, privacy, location and investment - which are the main influences on housing decisions. However, when we consider the diversity of societies where different types or characteristics of tenure dominate, it is problematic to employ such a constraining categorical model. Ruonavaara (1993) has identified similar problems in trying to compare tenure concepts, measures and systems across societies. Clearly the factors influencing housing preferences and decisions apply differentially to different cultures at different times. Mandic and Clapham (1996:92-93) illustrate this in the case of Slovenia where the experience and meaning of tenure is emphasised in understanding and explaining housing and tenure patterns. Indeed they argue that the variation within tenures can often be greater than that between tenures. Tenure thus only becomes a meaningful analytical tool to the extent that it explains how the experience of tenure is conceptualised, how understanding of tenure is constructed and how this informs housing decisions.

A central concern with theoretical frameworks is their applicability *across* societies. Theorisation and conceptualisation is always based upon specific

social institutions, systems of government, values and assumptions. When we consider homeownership-dominated societies outside the Western sphere it becomes highly problematic to discuss the consumption versus orthodox class debate. Lee (1999) demonstrates that Hong Kong does not possess the same social polarisation attributed to Western societies. It has experienced instead the marginalisation of a sandwich class excluded from private housing by the problem of inaffordability, and state housing because of categorical ineligibility. Traditional research has either over-enthusiastically applied a universal model across societies, or, has overemphasised uniqueness of socio-cultural context with a lack of concern for comparable social research in terms of class and social stratification. It is easy to shield a particular social environment from investigation and transference of a theoretical model by resorting to a veil of culture (ibid).

Lee points to three main related failures of the housing and class debate. Firstly, housing studies fails to deal with the 'place boundedness' of analysis where housing systems represent the interaction of various specific and located institutions and practices in a particular place over a particular time. Secondly, overemphasis on economic explanations of the relationship between state and society belies a powerful connection between ideology and social formation and, furthermore undermines effective evaluation of other social forces involved in the relationship between the housing system and broader social organisation<sup>1</sup>. Another aspect of the economic and state policy focus is the overemphasis of the problems of public housing and the governments role in this sector, which fails to evaluate adequately the system overall or the problems in the private ownership sector. Thirdly, the narrow focus in housing research has ultimately neglected the particular and local influence of the family and cultural values. Insensitivity to local culture and specificity, the meaning of home and homeownership in different localities and cultures, has been relatively weak although a number of researchers have highlighted it as a concern (Dickens, Duncan, Goodwin and Grey 1985, Forrest and Murie 1995).

These three factors do not necessarily undermine the applicability of a housing and class focused analysis, but it illustrates the need to provide a more complex

approach. Housing research may begin from a mere focus on socio-tenural status but can broaden its scope to include other factors, as Lee attempts to demonstrate in relation to a culture-consumption axis of housing and class analysis in Hong Kong. Like Winter's emphasis on the subjective level of housing experience, Lee also focuses on the meaningful impact of homeownership via an ethnographic approach, as a means of resolving the problems of understanding the relationships between housing, individuals and society.

So far we have illustrated the significance and complexity of considering the relationship between housing, consumption and social class in Western societies, as well as a number of conceptual flaws relating to the level of analysis and the diversity of factors necessary for more effectively understanding the role of housing in homeowner societies. It is also useful to begin to illustrate why our investigation of Japanese housing is particularly salient if we are to re-assess the validity of these theoretical positions and their presuppositions. Japan demonstrates the necessity to reconsider the complexities of social structure, housing and the analysis of the influence of production and consumption.

Lets briefly review just a few factors. Firstly, the nature of Japanese employment is substantially different. The organisation of lifetime employment and occupational welfare is central to understanding consumption of housing in particular. In the social history of Japan the relationship between employer, the state and the individual has been one of paternalism and obedience, with modern patterns of self-reliance and household consumption based on company and familial paternalism and dependency (Yamada 1999, Clark 1979). Secondly, housing and other services have never been provided comprehensively as public welfare. Systems of provision and consumption are supported by a variety of private and state institutions in subtle and indirect ways (Hirayama 2001, Izuhara 2000). The decline in traditional company employment practices and the growth of unemployment as central Japanese economic trends are bringing economic and social policy into question, and homeownership, as a pillar of the post war economic revival, is playing a central role.

Thirdly, Japan, developed a homeownership system in radically different social, political and economic conditions, unlike any in the Western world. The nature of the housing market is influenced by a collection of specific factors, and the experience of wealth accumulation via private property has been intensive, but short lived. Wealth accumulation in terms of private property is increasingly in question in terms of the market. Also, due to the nature of housing as a consumable commodity in Japan and how it is used as an economic and social resource means that we need to rethink any consumption model. Finally, social class and social stratification in Japan is argued to be closed to analysis in terms of class formation, identity and structure used in Western, industrial societies (Befu 1980, Murakami 1984). Indeed, class defined in terms of consumption is argued to be the critical variable in explaining status and social stratification in Japan (Clammer 1997).

Essentially, this section has sought to highlight a number of assumptions concerning how the relationship between housing and society has been understood and analysed in homeowner-dominated nations in recent decades. The core issues are; 1) whether or not the effect of homeownership should be understood as a primary factor the reformulation of class relationships, inequalities and life chances; 2) how does tenure status effect social position in relation to employment and welfare; 3) whether the impact of homeownership is primarily ideologically salient or materially significant in the orientation of class relations in late capitalist society. Furthermore, our analysis has highlighted a number of gaps and flaws within these traditional arguments. These include; 1) the overemphasis of economic modes of analysis; 2) the neglect of subjective, discursive and experiential aspects of housing practices and owner-occupation patterns; 3) the lack of an adequate cultural and inter-societal level of analysis. Finally, a number of issues were raised in relation to the housing and social pattern in Japan, which bring into contrast our criticisms of the housing studies debate. The differences are substantial and will be developed in due course. It is enough to say at this point that they will form the basis of a considered re-evaluation of the relationship between; consumption and production; society and capitalism; and tenure and class formation in



relation to alternatively formed industrially developed, homeownership dominated societies.

## **Section Two: Homeownership and Ideology**

### **Homeownership Ideologies**

A central theme in the analysis of the impact of the growth of homeownership has been an ideological one. In the debate between housing group theorists and more left wing thinkers, whether or not the ideological role of homeownership is consequential or central in maintaining contemporary social class relations is key. Marxist housing theories have emphasized ideology in the analysis of the significance of tenure divisions in housing over other social effects of homeownership (Marcuse 1987, Cox and McCarthy 1987, Boddy 1980). A consensus arguably prevails asserting an 'affect' of mass owner-occupation in maintaining social and political stability (Kemeny 1992, King 1996, Saunders 1990). Underlying this assertion is a range of assumptions concerning the nature of the ideology and the system of values and beliefs surrounding homeownership. Essentially it is claimed that homeownership invests the individual at the level of meaning and social understanding into private property relations and following this ties them to the prevailing structures and social relations of capital. Indeed, Gurney explicitly identifies the position, following Kemeny, that homeownership has been politically sponsored to sustain a stabilizing effect in civil society by offering a stake in a 'property owning democracy' (1999:1707).

Nevertheless, on either side of the housing classes debate 'homeownership ideology' has remained largely under-theorized and empirically under-operationalised (Kemeny 1992, Richards 1990). Only crude Marxist models of the constitution and operation of ideology have been drawn, with elemental and functionary conceptions of the relationship between housing, ideology and society. Increasingly the concept of 'homeownership ideology' appears one that needs to be challenged, as no developed and coherent theory of homeownership ideology, per se, exists. To consider a single dominant ideology surrounding homeownership implies a strong and direct link between social structure, stability and legitimation. Nevertheless the nebula of ideas and values surrounding this tenure in Anglo-Saxon societies is complex. In considering the systems of ideas surrounding homeownership it may even be more realistic to

use the concept of 'homeownership ideologies' to reflect the eclectic nature of housing discourses. As such our attention will also turn to a more adequate exploration of the nature and salience of theories of ideology, which will be put in terms of the role of tenure.

Following Thompson (1984), the effect of ideology will be considered in terms of complexity and fragmentation as much as social cohesion. Within the work of King (1996), Winter (1994) and Kemeny (1992) are implications that homeownership can mobilize a range of contradictory responses to the status quo. This brings us back again to the usefulness of the application of the concept of 'homeownership ideologies' rather than 'ideology'. The application of a Foucauldian framework by Gurney (1999a, 1999b) provides us with some more practical insight into the discursive practices surrounding tenure relations. Essentially the argument will be that a more complex and dynamic consideration of ideology unveils the significance of homeownership in the social structure. Dominant ideology, hegemony, and normalization will be evaluated as a means of evaluating homeownership more effectively. Our ultimate purpose is to identify the range of assumptions and prevailing theoretical positions in order to contrast them with the operation of homeownership discourses and ideologies in Japanese society, as a means of assessing social and ideological divergence.

### **Conceptions of Ideology in Housing Studies**

Traditional analysis at the level of ideology integrates the relationship between the symbolic level of language and signification, material conditions and the organization of social structure including domination and the operation of power. Homeownership has developed a particular salience in recent decades, specifically in the British socio-political context, as a key ideological mechanism of the prevailing socio-economic milieu. It has been heavily implicated in the maintenance of contemporary capitalist legitimation and as such provides an insightful focus for analysis.

Gurney refers to pull-versus-push explanations of homeownership ideology, which either emphasise the natural basis of the pull towards owner-occupation or the push of socio-ideological forces into private tenure (1999b:163). To crudely summarise, the Marxist position holds that homeownership has been encouraged to fragment the working classes and incorporate individual workers into the ethos of the capitalist social order<sup>ii</sup>. The housing system is structured so that the individual is enticed into home purchase, which then materially and ethically binds individuals to wage labour, private property and the maintenance of prevailing socio-capital relations. This is achieved through an imposed system of inducements and subsidies, including status as well as economic benefits, which effectively structures popular preferences. As such Kemeny proposes that current tenure preferences are the product and not the cause of tenure systems (1981:63). Critically, it is argued that these material inducements, from the structuring of both private and public finance systems, and government policy in favour of ownership, are also reinforced through other forms of ideological control. There is thus an assumption that the material and symbolic manipulation of housing behaviour is followed or accompanied by a co-responding nebula of ideas and values.

Marcuse (1987) asserts that naturally, people prefer shared rather than competitive housing aspirations where individuals help each other in the housing system irrespective of profit. Mass homeownership is not the result of genuine choice but is massaged by government housing policies and commercial interests that simultaneously, materially and ideologically coerce individuals into one form of living arrangement or housing aspiration.

*"The typical suburban middle class home often represents more a commercial, artificial and profit induced, exclusionary picture of conspicuous housing consumption sold to its occupants as the ultimate 'dream', than what those occupants would really want if they had a choice" (1987:232).*

Marxist approaches have ostensibly resolved the preference for homeownership as 'false consciousness', as evidence of people's enslavement to their own domination. Homeownership thus becomes part of the system of oppression,

dividing people from one another, encouraging conformity and inhibiting human capacities. The housing that the individual *believes* they want is separated from the housing they *really* want (Marcuse 1987). The desire for ownership becomes embodied in a myth that ownership is a natural desire (Cox and McCarthy 1982:212).

*"The myth of an innate desire for private property functions by projecting onto individuals the characteristics of the particular socio-economic system in which they are located... The desire for private property springs not from the individual but from the socio economic system"* (Boddy 1980:25).

So far a theoretical line has been established connecting homeownership ideology to the maintenance of capitalist domination and social reproduction. But how relevant or useful is this conceptualisation of homeownership ideology? Firstly there is a clearly structural and functionalist overemphasis in explaining the actions of the state and relationships between social groups. Secondly, there appears a very simple relationship between homeownership and ideology, and any claim to authentic significance of homeownership is immediately dismissed as false. Perhaps the basis of this problem originates in the Marxist conception of ideology itself<sup>iii</sup>.

Saunders (1990) provides a broad critique of the development of the ideological analysis of homeownership, suggesting that leftist academics have been dismissive of empirical research on tenure preference, considering people's expressed preferences as the mechanical product of dominant ideologies and manipulated choices. However, the evidence of a variety of positive perceptions of homeownership across classes, occupational groups and cultures is overwhelming (see also Holmans 1987, Littlewood 1986, Ruonavaara 1988). Saunders explicates an authenticity of feeling about homeownership. He identifies a range of advantages to the individual of ownership and has demonstrated<sup>iv</sup> how strong and complex subjective rationalizations about the relative merits of homeownership can be. Similarly, the fact that in the UK, homeownership came to dominate immediately after a period of mass building

of public housing brings into question Marxist assumptions about state manipulation of housing desires.

Winter's work (1994) illustrates that even in conditions of mass support for owner-occupation, homeownership can often be a basis for the mobilization of resistance to the state, local authority or capitalist interests. Local groups identified through their tenure as much as their community identity, may actively resist external intrusions from developers, local authority plans, etc. However, Winter does overstate his case as it is highly unlikely that even the most 'radical' of homeowners would challenge the very principle of private property relations and thus their own interests.

The Marxist resistance to the authenticity of homeownership preferences is inevitably grounded in the assumption that, as homeownership can be seen to serve the interests of capital accumulation and bourgeois values, it is inevitably false. A basic implication of this conceptualisation of ideology is the inference of critique. To identify certain beliefs as ideological is to disembed them from 'truth' or the 'real'. To characterize a view as ideological is already to criticize it, by separating it from a natural basis and identifying it as the thought of others (Thompson 1984). From this understanding of ideology and homeownership ideology, we become entangled in a paradoxical epistemological web where the authenticity of dwelling and ownership is inevitably intangible.

Nevertheless, the alternative approach is equally as problematic. Saunders (1990) attempts to ground the pattern of dominant tenure preferences on a 'natural' basis. Emphasis is placed on territorial and possessive tendencies in humans, as well as the greater security and potential for identity formation intrinsic in homeownership. Perhaps it is equally implausible to ignore the significance of homeownership in maintaining socially homogenous and politically complicit values. Saunders' resistance in acknowledging the role of the state and capital in massaging interests in homeownership and underplaying the political dynamics of tenure preferences implies an equally assumptive and reactionary position. This approach is considerably uncritical and resists the challenge to analytically evaluate the imaginary significance of homeownership

in social power relations. Somerville (1989) goes as far as to accuse Saunders and Williams (1988) of participating in a range of ideologies concerning home consumption based lifestyles as well as the constitution of the household. There is a particular neglect, for example, in accounting for gender differentiation within the space and discourse of the home.

A dichotomy between critical and non-critical approaches to homeownership ideology is clear. These two approaches to homeownership ideology can be related to two separate analytical approaches. Firstly, a descriptive approach in which one speaks of 'systems of thought', 'systems of belief' and 'symbolic practices which pertain to social action and political projects' which lack a critical notion of power (Thompson 1984:4) This is the *neutral conception* of ideology and there is no attempt to distinguish between the kinds of action ideology animates. Ideology is ubiquitous irrespective of whether it underlies a program directed towards the preservation or transformation of the social order. The second approach to ideology links it to the maintenance of asymmetrical relations of power, or the maintenance of domination. This is the *critical conception*. Housing studies has engaged both of these conceptions in the approach to the ideology of homeownership. For example, if neutral conceptions have been used by Saunders, then Marcuse, amongst others, has used critical conceptions, strongly linking the ideologies and discourses of owners and renters to the maintenance of the status quo. However, whilst maintaining a critique of social domination, the construction and texture of ideological analysis remains rather underdeveloped.

There are clear theoretical and epistemological problems in the basic assessment of homeownership ideology, yet this does not necessarily mean that we need to abandon or underplay the concept. In housing studies, it has commonly been assumed that the central effect of ideology is to act like some type of social cement, bringing and binding members of a society together through a collectively shared set of beliefs. Consequently, our evaluation now turns to the conceptualisation of ideology outside of housing studies, where this idea has been developed more comprehensively. Our analysis will draw upon the salient aspects of ideological theory in explaining the role and impact of

homeownership. Inevitably our comparison with Japan seeks to test such theories.

### **Dominant Ideology**

In the post war era Marxists have come to emphasise the significance of ideology in explaining the persistence of bourgeois ideals and capitalist socio-economic relations despite periods of crisis (see Larraine 1979, Thompson 1984). From this perspective of ideology an assumption of a 'dominant ideology' evolved in which we conceive of a coherent set of values and beliefs expressed across society in such a way as to either constrain consciousness or radical action, or both. This set of dominant ideas does not reveal itself and unequal social relations as either contradictory, false or of an imaginary order. Instead it necessarily presents itself as essential, objective and universal.

Abercrombie et al (1980) explicitly set out the constellation of ideas constituent of dominant ideology, which includes ideologies of accumulation, managerialism, individualism and other ideologies, which legitimate social inequality. Not surprisingly homeownership can be heavily implicated in providing a material base for the communication of these ideologies. Accumulation and individualism are ones that have been particularly highlighted by housing researchers (Richards 1990, Saunders 1990, Winter 1994, Gurney 1999). Our intention now is to set out a critique of dominant ideology and to consider greater diversity in the operation of ideology and specifically the complex interrelationships between tenure systems, value systems and social reproduction.

In explaining how society is infused and held together by ideology the work of Gramsci and Althusser have been drawn upon particularly. Gramsci (1971) emphasises how dominant ideology permeates social institutions, acting like some sort of cement in binding society together. At the level of civil society, 'hegemony' is formed associated with values necessary in maintaining state institutions and finance under capitalism. State power is always in balance with the legitimising strength of hegemony. Gramsci argues that the dominant



hegemony of the ruling class is never complete and is actively maintained through moral and political leadership as well as some direct coercion. In the formation of their subjugation individuals develop a 'dual consciousness'. One derived from lived experience and the other from dominant ideology. The role of owner-occupation as a pattern, which embodies and conveys the ideologies necessary for the maintenance of a capitalist orientated hegemony, is one that is simple to draw. Arguably, across societies the relationship of housing patterns and hegemony is more diverse, as will be later outlined.

Althusser (1984) is also a key theorist in the conceptualisation of the ideological mediation of the individual by capitalism. Firstly, he asserts that ideology does not merely represent reality; it constitutes reality as the relation the subject lives to the world is of an imaginary order itself. In other words living 'as if' constituted as a subject. Essentially, a sense of autonomy and free subjectivity is authored under conditions of subjugation by ideological means. Ideological apparatus ensure the social reproduction of the form of subjectivity necessary for the reproduction of state power and relations of production.

Althusser emphasises how ideology is materially constituted or has a material existence. The representations that make up ideology are inscribed in social practices and experience, and are expressed in objective forms. For example religious ideology is manifested as beliefs in god, which have a material existence in social practices (praying and going to church), which are regulated by social institutions. Its possible to similarly argue that homeownership contains the ideology of consumption and private ownership, which has a material existence in the house or home. Various cultural practices surround homeownership, which is institutionally supported by law, state and financial institutions on one hand (repressive state apparatus), and consumer culture and the family on the other (ideological state apparatus). In the case of housing, we can thus suggest that the points where consumerist and privatist subjectivity is existentially identified or located by the material practices, rituals and discourses surrounding homeownership mark the role that tenure plays ideologically.

So far we have established a case for asserting that the domination of homeownership tenure has a place within the dominant ideologies associated with Western societies. Ideology limits the possibilities of dwelling and projects an inevitability concerning privatistic consumption. The significance of homeownership is elevated as a social referent implying the inevitability of private property. Similarly it structures this ideology into the practice of everyday life through the dominant mode of residence or dwelling, which is wrapped up in a discourse of property and ownership. We can be critical of the Marxist approach as the ideology of homeownership is more than an obscured set of ideas attached to a system of values supporting the prevailing system of economic organisation and social relations<sup>v</sup>. Increasingly, homeownership ideology appears bound up with more complex ideological fields where the individual is perceptually and ontologically situated to reality within a more integrated and powerful framework of signification. When we re-consider the Saunders argument (1990) it increasingly appears reactionary. It arguably attempts to essentialise the privatistic nature of homeownership and forms of private property relations. Saunders, indeed, extols and range of social and ontological virtues of ownership.

Nevertheless, there are some serious concerns with the theory we have just established. Essentially, the theory of dominant ideology over-determines ideological forces in social reproduction, overstates the case of top down processes and state manipulation, and considers ideology and hegemony as too coherent and unified. Thompson (1984) argues that the notion of ideology is generalised about as a rationalising discourse. Thompson asserts the need to consider ideology more in terms of the language and structure of everyday life, which is the very locus of meaning that sustains relations of domination. To some extent we have already highlighted this through focusing on the process of dwelling through homeownership as a nodal point of social existence.

Secondly, there's a problem in assuming that dominant ideology or homeowner ideologies are simply received and internalised and this is how social cohesion is maintained. Ideologies aren't simply 'swallowed' with individuals uncritically submitting to hegemonic values and behaviour. Ideology isn't just a

form of social cement binding members of society through collectively shared beliefs. Winter's (1994) radical homeowners demonstrate the complex and contrary effect owner-occupation may have on social action. To understand the impact of ideology we must consider the complexity of how residential and experiential forms interact with systems of ideas. Thomson suggests that it is the very diversity of ideologies and lack of consensus that makes ideology significant in the maintenance of social cohesion. Abercrombie et al (1980) establish empirically that it's an ideological discensus and fragmentation of dominant ideology that prevails in British society. Forrest et al (1990) illustrate how society is being increasingly fragmented within and across tenures, which would implicate housing again in the process of ideological fragmentation.

Despite these criticisms, we argue that ideological critique may be maintained without a functionalist and determinist framework. There are clear reasons why we should not abandon the theory of dominant ideology so easily. Firstly, despite evidence of discensus, it's still the beliefs in capital accumulation and private property of the dominant social group and of the prevailing social regime that still hold sway in British society. Secondly, many ideas are dominant within a society because they serve the interests of dominant groups irrespective of whether they are held by the dominant groups or internalised universally. While we should be critical of the crude Marxist assertion that homeownership ideology is structurally determined, false-consciousness, we should be sensitive to how ideology is interactive within housing, dwelling, culture, social processes, and changing discourses. It's difficult to deny the similarity of principles of 'the property owning democracy' with the shifting hegemonies and socio-political structures in Britain over the last decades.

Following Thompson (1984) the necessity is to redirect the analysis of ideology away from a simple determinism and toward the study of the complex ways in which meaning is mobilized for the maintenance of relations of domination. To be sure, by carrying on with the principle of dominant ideology whilst unburdening ourselves of the determinist baggage, the analysis of homeownership ideology and ideologies is elevated in both depth and salience. For King (1996) one of the most significant aspects of the rise in owner-

occupation in the U.K. is the ideological re-signification of the home as an object of consumption. Housing and shelter has been historically transformed at the imaginary level to the status of property. Government policy thus has broader ideological resonance in social, political and cultural relations. In terms of our comparison with Japan, the purpose of our focus on ideological processes and ideological conceptualisation is to provide a basis for exploration of the relationships between homeownership and discourse, housing and ideology, and hegemony, policy and power. We are seeking to readdress social divergence in these terms in order to assess the influence of housing as dimension or element of to social system, and the interaction of housing culture, discourse and ideology with housing and welfare systems, the state, the family and the company in the maintenance of power, authority and legitimation.

### **Discourse and Myth**

While we have developed a more critical conception of ideology in order to develop a stronger framework for the analysis of homeownership ideologies, it is now necessary to turn to the development of more radical theorisations, which, while in some cases lack critical socio-political lustre, elevate the sophistication of analysis. More recent concerns with ideological critique have focused on language, discourse and myth in the construction of meaning. 'Social constructionism', while having a limited critique of ideology, asserts that social reality is constituted by the systems of meaning located in everyday discourses. Within housing studies, this approach has developed a significant following, which has provided some important insights to a number of housing processes (see Franklin and Clapham 1997, Jacobs and Manzi 2001). Our analysis of discourse and social construction, although critical, provides a means to consider ideological practices and processes in terms that can be collected and compared.

The social constructionist approach in housing research has drawn upon a number of sources. Following Lacan (2002) and Derrida (1998), meaning and power are bound to systems of signification and the relationships between signifiers. Social reality only makes sense to the extent that it can be signified

within a system. Similarly, with Negotiated Order Theory (Berger and Luckman 1966, Blumer 1969, Mead 1934) there is the assumption that society is the product of the definitions held by people, and such definitions are changed or sustained through interpersonal interaction.

*"Individuals construct social reality through their everyday interactions with others, in which, with very different resources available to them, and in relation to established practice, they struggle to impose their own beliefs, values, definitions, etc. on the significant other with whom they interact"* (Berger and Luckmann 1966 as cited in Kemeny 1992:100).

By means of this they collectively create, change and sustain group reinforced meanings and understandings that in turn are interpreted as, and believed to be, structural constraints on future actions (Kemeny 1992:100). These negotiated definitions constitute the basis for social action and the way in which we organize our lives. It is becoming increasingly apparent that the realm of the ideological and imaginary is more 'material' to existence, and constitutive to the social order than traditional conceptions of homeownership ideology have taken into account.

More recently 'myth', as the basis of signification, and its use in everyday discourse has become a particular focus of empirical research. Within housing studies, Gurney (1999a) draws specifically on the myths owner-occupiers use when accounting for tenure preferences. Myth can be seen as the application of the underlying principles of a specific ideology to a particular culture or social circumstance. It takes the form of a moral tale, or image that is symbolically illustrative of the ideology. Increasingly apparent is that the realm of the ideological and imaginary is constitutive of social life and, through the networks of power exercised in interaction, the social order.

Foucault's theory of discourse and power provides a means to more effectively interpret the process of 'normalisation' that homeownership has undergone and the significance of that normalisation in the construction of inequality and domination. Rather than a structured and determinist understanding of power

and ideology, Foucault (1970, 1977, 1980) considers power to be subtle, discrete and all pervasive. Power is everywhere in society and is largely unseen. It is exercised in discourse and in the daily and intricate routine of modern lives. For Foucault, power produces domains of objects and rituals of truth.

*"Power must be analysed as something which circulates, or rather as something which only functions in the form of a chain. It is never localised here or there, never in anybody's hands, never appropriated as a commodity or a piece of wealth... In other words, individuals are the vehicles of power, not its point of application"* (Foucault 1980:98).

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

Despite analytical sophistication and textural applicability, social constructionist epistemology, by locating reality at the level of inter-subjectivity, limits analysis and critique of socio-structural forces beyond the realm of discourse and

signification. Research often becomes descriptive and relativistic, cutting it off from objective reality and the macro level of analysis and universality of principles. The epistemological issues of relating micro and macro levels of analysis, and negotiating structure and agency as levels of analysis, will be addressed with substantial rigour in the following chapter. At this point, therefore, it is only necessary to begin to highlight the implication of the point made so far for our cross-cultural investigation of the effects of mass homeownership ideologically.

While hegemony appears a problematic model of social control due to the extent of ideological discensus within Western societies, and the implied functionalism, by intertwining ideologies and discourses of owner-occupiers with the socio-spatial aspects of dwelling or residence, and the social, political, economic and cultural context, we can perhaps reground ideological analysis. In terms of our consideration of constructing a framework for appreciation of ideologies of homeownership, we can begin to re-asses the discourse of owner-occupiers as constructing reality through symbolic means, rather than regurgitating a set of legitimising values in looking at the nature of homeowner ideology. The necessity is to focus on how individuals go about creating and communicating the experience of homeownership in their specific social context. When we begin to look across societies the diversity of tenure patters and preferences reveals the different ways housing and the social system interact.

The social and empirical analysis of owner-occupation and homeowner ideologies and values in Britain has taken a particular shape, from which, a number of assumptions have been drawn. Firstly, a strong and explicit relationship has been asserted concerning the socially conservative effects of homeownership. The assumption is that owner-occupation instils the values of private capital and property ownership, which has been effective in the support and legitimation of the political right (Merret 1982, Kemeny 1981, 1986), and particularly in the modern era of conservatism marked by the rise of Thatcher. Secondly, owner-occupation has figured strongly in political rhetoric as a 'bulwark to Bolshevism', and subsequently much housing analysis has taken this

phrase at face value to imply a relationship between homeownership and anti-revolutionary effects upon working-class 'masses'. Thirdly, homeownership has become associated with the term 'property owning democracy', which has salience to a modern Conservative conceptualisation of citizenship and social participation (King 1996). It has also become synonymous with 'good citizenship' (Murie 1998, Gurney 1999a/b), and has consequently marginalized other forms of residents, particularly those in social housing, and undermined the viability and sustainability of other forms of tenure. Essentially all these points illustrate a set of assumptions about the role and effect of homeownership socially, and also imply a particular relationship between the state, tenure and the individual. The focus is largely ideological.

By complicating the notion of ideology our intention is to elevate the social significance of housing. Also, by comparing homeownership in Britain and Japan in this thesis we are providing empirical grounds to further illustrate the multiplicity of the relationships between housing, ideology and society. Our exploration now focuses therefore, on how we are to consider homeownership ideology comparatively. Divergences between countries in the composition of housing and ideological systems are strongly implicated by Kemeny (1992). Our analysis will go beyond this and by relating ideological differences in the field of homeownership, from an empirical analysis of homeownership ideologies in Britain and Japan specifically, greater and divergent roles of both ideology and housing will be identified. The relationship between the state, tenure and the individual requires substantial rethinking in the Japanese context. The overwhelming dominance of the Conservative party (LDP) for the last 50 years, and the more inclusive and paternalistic form of Japanese capitalism, suggest a need to reconsider the relationship between hegemony, legitimacy and the state, in which the influence of tenure is complicated.



## **Section Three: Social Divergence, Housing Systems and Welfare Regimes**

### **Housing and Welfare**

Kemeny suggests that the organization of housing and residence has a strong influence in relation to a society's orientation toward welfare provision (Kemeny 1992:111). A key point is that housing plays a role in mediating between hegemony and welfare within the social structure. Ranges of approaches have sought to classify different types of social and welfare regimes related to different forms of housing or welfare systems (Donnison 1967, Esping-Andersen 1990, Kemeny 1992, 1995, Doling 1999). This section seeks to firstly address the relationship between housing and welfare in terms of the state and capitalist interests. Secondly, we shall consider the system of welfare and policy regime classifications, which have emerged, and the problems of their convergent assumptions and occidental bias. Ultimately our analysis of Britain and Japan in later chapters seeks to re-address the understanding of divergent forms of housing and welfare regimes. Finally, we shall return to the issue of ideology, which Kemeny (1992) integrates into the explanation of divergent systems of welfare in relation to the organisation of housing and forms of residency. These three points, along with the issues raised in sections one and two, will inevitably constitute guidelines for our overall analytical focus on the role of homeownership across societies.

### **Welfare States, De-commodification and Homeownership**

In understanding the development of welfare regimes and housing systems across Western capitalist societies, Habermas, Offe and Esping-Andersen provide a means of explaining the contradictions between capitalism and welfare provision, as well as their patterns of development in different societies. Our evaluation seeks to link these patterns and changes in the organisation of welfare states with tenure systems and the growth of homeownership in countries like Britain. We will go on to challenge this evaluation in comparative terms in order to identify the salience of investigation in Japan.

Capitalism has undoubtedly been committed to privatistic social forms since its first development. However, many advanced capitalist societies have demonstrated collectivist tendencies, most clearly seen in the rise of the welfare state. This would appear to challenge the interests of capitalism, the market and the maintenance of hegemony that supports private property relations and legitimises domination and social inequality. Habermas' (1973) explanation is that in capitalist societies the state necessarily supports the interests of capital in the long run and that social welfare is an unavoidable mechanism to alleviate the negative consequences for the state of unrestricted competition of private capital while simultaneously maintaining political mass support. The state thus often acts against the logic and mechanisms of capital. Indeed, in most advanced capitalist economies the state often *replaces* market mechanisms in order to help the realization of private capital. This is achieved through various means including the improvement of the material infrastructure, such as transportation, education, health, recreation, urban and regional planning [and] housing construction (ibid:35).

Essentially, the development of welfare systems belie capitalist interests. Crises stemming from the process of production are displaced onto the political sphere placing strains on the state apparatus. The state is faced with the contradiction of having to stabilize conditions of private accumulation while responding to calls of social welfare and political participation. This is an almost impossible task and the conditions are created for a breakdown of legitimation and motivation. Thus Habermas (1973) accounts for the rise of welfarism as a measure to legitimise the state in conditions where the interests of private capital lead to crisis.

However, following Offe (1984) the 'decommodifying' effects of welfare as well as being a necessary product of advanced capitalism, also oppose it. Social services and public provision are contrary to the economic and political development of capitalist states. Capitalism is marked by the dominance of market relations over other social relations. This is also significant in Esping-Andersen's (1990) analysis of the logic of welfare regimes. Individuals are expected to participate actively and rationally in the private market to sell their

labour and meet their needs. At the same time, however, most social services have value bases for allocation such as citizen's rights and altruism rather than performance in the economy. Ultimately, therefore welfare systems have decommodifying effects as service users can maintain a livelihood without reliance on the market.

Subsequently, social and public services have been accused of weakening people's work ethic and their incentive to take risks in the private market thus undermining capitalism. Similarly for Offe (1984) there are several key consequences of de-commodification. Firstly the demands for a range of services and goods have the tendency to keep expanding, eventually stretching beyond the state's capabilities. Secondly the individual citizen's dependency on the market to meet their needs as a worker or consumer is reduced thus increasing their freedom from capitalism. Thirdly, the potential to withhold political support for the ruling government, if demands for goods and services are not met, constitutes the expansion of the rights of citizens. As such the exercise of electoral power becomes more divisive, as it is in the interests of many citizens to elect the party that is most able to maintain high levels of state provision. However, as dependency on state provision is not evenly distributed, as many can and will pay for services such as education, healthcare and housing themselves, there exists a dual mode of consumption. The state plays a subtle game between two groups who have interests in either private or public provision. The power of the state is strengthened as it can play the interests of each group of consumers against the other (Dunleavy 1979).

The implications for our evaluation of the relationship between capitalism and welfare can thus be reconsidered in direct terms of homeownership. Sacrificing or dismantling of social housing and housing welfare has become a tool for the dismantling of the welfare state, with homeownership becoming the structural and ideological tool in ameliorating the withdrawal of welfare provision. Welfarism is arguably a consequence of capitalism, but one that effectively erodes the structural and ideological premises of capitalism itself. The state inevitably plays a complicated game in mediating between the interests of different groups in order to maintain power and claim legitimacy to its

authority. The shift towards homeownership in many societies is a significant means of undermining both the decommodifying effects of welfarism and the ideological influence of public provision and the welfare state in general. In Britain, for example, we can consider the privatization of council housing, and the growth of homeownership as having a 're-commodifying effect'. This demonstrates the complex interrelation between housing, the social system and the maintenance of a legitimating hegemony. Homeownership and the withdrawal of welfare housing help relieve the contrary forces on the state to provide social welfare in order to muster political support, whilst serving the interests of capitalism.

Comparative analyses of the role of the rise of homeownership illustrate the differences in this process between advanced capitalist societies and demonstrate the effects of economic, political and cultural context. Yu (1997) identifies that the Conservative British Governments over the last 25 years have tried to roll back the welfare state in order to reduce the de-commodifying effects. This can be seen most obviously in the privatization of services and utilities and specifically the selling off of social housing stock. At the same time private provision of housing was encouraged and supported through financing systems, which, we have already seen, enhances hegemonic commitment to private property and privatism in general. The rise of homeownership in Hong Kong also illustrates this process in parallel, but in contextually different circumstances (ibid). The rise of homeownership perhaps signifies a move back towards a reassertion of values and ideals that support private accumulation on the behalf of the state and capitalist interests. Thus the promotion of homeownership can be directly implicated in the changing structure and needs of capitalism in recent decades.

The relationship between the structures of capitalism, the provision of welfare including public housing, and a supportive hegemony for the social order appears increasingly intertwined. Furthermore, household provision also constitutes the basis from which privatist or collectivist forms of social organization emerge. The simplest form of welfare provision is that within the household. It can be extended and buttressed by drawing on kinship,

neighborhood and friendship networks in order to set up inter-household co-operation, or mutual aid (Kemeny 1992:116). Changes in levels of provision or support between the state, voluntary sector, household and market in any direction affect the overall balance or social orientation towards collectivism and privatism. In this way, homeownership as a privatist form of provision, orientated around the market and individualized consumption can be seen to undermine more collective forms of provision and welfare. Action and commitment towards either collective public welfare or private provision is bolstered by the social construction of ideologies that foster support for one social form over the other.

While for Saunders (1990) owner-occupation does not necessarily generate anti-welfare attitudes, Kemeny maintains that privatised housing systems are embedded in privatised social systems and undermine welfare states. He argues that the social effect of tenure has a deeper texture. Homeowners will be less resistant to policy change reducing welfare commitments. Tenure is by no means a simplistic factor, and Kemeny accepts that the differences between individuals and their attitudes to welfare may be greater for those within similar tenure positions than across society and tenure divides. Schmidt (1989) has provided empirical evidence to support the notion of the strong relationship between housing tenure and social welfare. He measured in 17 countries a largely negative correlation between public social security expenditure and the percentage of owner-occupation. Although inconclusive, this suggests that the relationship between housing and the welfare state requires more comparative focus. Kemeny, starts from the perspective of multilinear change and divergence rather than unilinearity and convergence in understanding both different housing and social systems. This move represents an abandonment of the search for an integrating common factor in industrial society and focuses instead upon understanding the extent to which differences between societies can be theorized (1992:52).

### **Comparing Welfare Regimes**

The introduction of the analysis of welfare and de-commodification to the evaluation of the ideological and structural impact of housing is most obvious in developments in Western homeowner societies, which are particularly salient to our thesis. Primarily, as we suggested earlier, there is a theoretical failure or lack of concern in addressing more diverse forms of welfare organisation. The varying and ambiguous role of housing in systems of welfare is perhaps one of the main reasons it remains neglected in comparative considerations of welfare systems (Kemeny 2001). As such, we need to assess the overemphasis of convergence and the occidental bias of attempts to classify and analyse policy and welfare regimes comparatively.

Traditionally comparative housing research has been dominated by unilinear theories of social change based on concepts of development, modernization and evolutionism. Kerr et al's (1960) theory of convergence proposes that social change takes place between an interaction of 'threads of diversity' (cultural variations and the strategies of elite groups) and 'sources of conformity' (the logic of industrialism). Following this, the logic of industrialism will overcome the sources of diversity in cultural and social structural variation. Kemeny (1992) is critical of this arguing that that this logic has inhibited the development of a more accurate and divergent analysis of housing and welfare systems and of societal development in general.

Donnison (1967) is influential in the integration of convergence theory with a prevailing understanding of housing policy and housing markets which plays down political, institutional and ideological differences between societies. Although he provides classifications for different societies, essentially there is a tendency to emphasise similarity and ignore divergence. Even in terms of other classificatory schemes, such as Kemeny (1981, 1995), Barlow and Duncan (1994) and Esping-Andersen (1990), there has been an inward focus on understanding policy differences and similarities in terms of the particular course of economic and political developments characteristic of Western societies. The focus is on differences between particular and familiar capitalist industrial societies, which arguably undermines comparative and analytical

effectiveness due to the neglect of the range of other societies that have since industrialised and have shown a greater diversity in socio-political organisation.

For Esping-Andersen (1990), who provoked the most substantial debate on comparative welfare systems, the main criteria of evaluation of welfare states are de-commodification and solidarity<sup>vi</sup>. Understanding of how different regimes form is derived from a class theory of power and the construction of interclass alliances. These welfare 'regimes' generate associated 'systems', which can be categorised as de-commodified (socio-democratic) conservative (corporatist) or residual (liberal). In this case regime is the independent variable and system the dependant. Kemeny (2001:59) comments that it has become common to carelessly refer to regimes when one means system and vice versa, thus misconceiving the critical explanatory dimension of the schema. Other 'types' of welfare system have been simply tagged on to Esping-Andersen's Three Worlds Typology. These approaches have neglected theories of power that explain why one type of welfare or housing system has been developed by one group of countries whereas another type has been developed by other countries (ibid).

Japan particularly, has been difficult to pigeonhole as both a welfare regime and capitalistic social system. It has either been categorised as a 'hybrid' system or lumped together with other Asian societies as a 'Confucian welfare model' (Esping-Andersen 1990, 1997, Taylor-Gooby 1991, Goodman and Peng 1996, Jones 1993). However, due to the complex relationship between service providers and its specific economic and cultural characteristic it is difficult to categorise even in these terms. While Britain and Japan similarly demonstrate the trend toward withdrawal or residualisation of welfare, each case illustrates key differences in this process, which arguably reveals divergence in the structure of housing, society and ideology. Residualisation of public renting housing, and the promotion of homeownership has been practiced within a particular socio-historical context in Japan. While the idea of a Confucian welfare system is not new, it remains un-integrated into a regime theory and class and power relations are inadequately theorised or demonstrated. Our investigation of Japan seeks to redress this by linking homeownership with

power, ideology and social reproduction. The concept of a 'Japanese style welfare state' is politically and discursively critical, and we shall address whether homeownership is a fundamental system element of the socio-political and welfare regime, distinguishable from those applied in the West. Essentially in Japan, the organisation of labour and the family system mediate the role of housing, welfare, and ideology in ways unfamiliar in the analysis applied to Britain and Anglo-Saxon homeowner societies.

### **Tenure, Ideology and Divergence**

In the analysis of the role of housing, Kemeny implicates ideology and housing as the basis for understanding divergence in the total social organisation between societies (1992:123). Kemeny's model of divergence between societies develops understanding of the relationship between homeownership, ideology, residency<sup>vii</sup> and welfare with social structure. From this analysis we will seek to connect the organization of tenure with divergent forms of dominant ideology and hegemony that in turn link to the broader social organization of welfare and the public sphere. It is perhaps only in this context that we can begin to understand the significance of the social attitudes and discourses surrounding housing effectively. However, this model shall also be criticised as being too simplistic to account for the levels of divergence and multilinearity, as will be demonstrated in our analysis of Britain and Japan.

Critically, by elevating the role of ideology in the mediation of social institutions, Kemeny places tenure and ideology centrally in explaining differences between societies. There are several possible dominant ideologies that operate in the structuring and legitimation of industrial societies, and as such, modes of discourse can provide the means for the emergence of different kinds of social structure (Kemeny 1992:89). The establishment of one may cause a society to develop in a direction generally constant to the values expressed in the ideology. Kemeny's argument isn't that the relationship between ideology and social structure is deterministic. Indeed, he agrees with the proposal that there is a growing crisis concerning dominant ideology and the maintenance of social cohesion. Ideology can neither create nor sustain an



economy or social system directly. Rather, following Abercrombie et al (1980), it is suggested that modes of discourse contribute to the maintenance of economic systems by constituting the economic subject in a particular way. Kemeny goes on to suggest that divergence between societies at the level of structure and the organization of social institutions relates directly to a divergence at the level of ideological constitution of the subject. Thus ideology is still analytically salient for both agency and structure. The establishment of hegemony provides guidelines for how a society can progress and change. As such the comparison of ideologies and discourses between societies potentially provides a better means to both explain the subjective experience and the structural impact of ideology. It also helps us begin to understand why societies can apparently set out on a path of social change and development which is very different from otherwise similar societies (Kemeny 1992:98).

Moreover, Kemeny identifies a split between two forms of advanced industrial society, between private and collective forms of social structure. Societies with highly developed welfare states have more collectivised social structures reflecting a more collectivist hegemony. Poorly developed or residualised welfare states tend to be characterized by privatised social structures reflecting individualist and privatist hegemonies. Kemeny proposes the long-term viability of the welfare state varies in relation to the degree of collectivism or privatism contained in the hegemony underlying the social structure. Also, whereas traditional comparative theory emphasise underlying unilarity, Kemeny argues hegemony, discourse and ideology are critical forces in forming multilinearity in advanced industrialised societies.

In consideration of homeownership ideology, the values and notions of 'individualism' and 'privatism' are strongly implicated in the constitution of a broader societal hegemony. Kemeny asserts that the balance between ideologies of privatism or collectivism is a fundamental dimension of the social structure. Both Kemeny and Abercrombie et al (ibid) assert that 'individualism' in particular has become critical in shaping advanced capitalist, Anglo-Saxon societies. The mode of discourse of individualism is fragmented and pluralized without any one particular being more dominant. However, the implication is

that the discourses of individualism are important in undermining collective rights, associations and identifications. Crucially, Kemeny implicates practices and discourses bound with homeownership and privatistic housing consumption and dwelling as critically significant in individualistic discourses.

Kemeny (1992a, 1992b) Saunders and Williams (1988), and King (1996) have all emphasized the spatial and social significance of the house. For Saunders the house is used to represent both a barrier and a signifier of the values and social placement of the individuals within. Somerville (1994) describes the home as a dynamic unification of, spatial relations (privacy), psychological relations (identity) and social relations (familiarity). The house or home is a 'crucial locale' (Saunders and Williams 1988), a 'nodal point' (Kemeny 1992) or a socio-spatial axis that mediates the individual subject at numerous levels and in relation to numerous forces and institutions. What is significant therefore, is that the house has been identified repeatedly in recent decades as a reservoir of privatism and a source of growing individualist and privatistic behaviour, attitudes and perspectives. Saunders and Williams argue that, as a defensible and tangible private space, and as a realm through which private identities can be lived and expressed through control over living space and the conspicuous consumption of goods, the privately owned house is the institutional basis of the private sphere. Moreover, we have already suggested that the owner-occupied home embodies ideals of individualism, privatism and autonomy, and arguably, frames discourses and the social construction of privatistic hegemony in British society. We later explore the concept of privatism in greater depth in Western theory, and attempt to develop the concept in context of the integration of privatism and homeownership in Japan.

A collectivistic hegemony has been associated with more strongly developed welfare states and has also been linked to the organization of residency and tenure. Some societies exhibit more collectivised residential forms, and in Sweden, for example, the collectivist, socially democratic hegemony has been linked to; the physical organization of urban space (parks and community districts), of dwelling type (apartments), and tenure (predominantly private and public rental in urban areas) (Kemeny 1992). What both Britain and Sweden

demonstrate as examples of privatised and collectivised forms of hegemony, is the interrelation of hegemony with residency. An implication is that housing does not only just reflect broader social ideologies in the discourses surrounding it, but also that the organization of residency itself is more essential to the process.

So far we have tied in ideology and two types of social organization based upon either a commitment to welfare, orientated in a collectivised social system, or a residualised welfare system based on privatism. Kemeny has been careful not to be too deterministic in explaining this relationship, although this is almost inevitable in establishing any kind of abstracted representation of the social world. While Kemeny's approach diversifies the relationship between society and tenure, the variety of cultural influences on tenure are still largely under-accounted for. Mandic and Clapham (1996) argue that Kemeny inadequately accounts for the specifics of cultural diversity and that the polemic divide between collectivist and privatist tenure and society is overly simplistic. They attempt to demonstrate through the case of Slovenia how a secondary divide exists within the collectivist dimension between self-management socialism (Slovenia) and state socialism (Soviet Union). In terms of tenure, self-management socialism is argued to be more flexible. Indeed, since 1991 homeownership has expanded in Slovenia from 67% to 85%<sup>viii</sup>. Mandic and Clapham thus argue that collectivist societies and hegemonies are not inevitably bound to rental tenures, as Kemeny would suggest.

Our analysis will assert the normalisation of the private home in terms of ownership as having key political salience in Japan and the UK, discursively constructed in terms of the qualities of other tenures. The relationship between privatism and individualism will also be challenged through the analysis of the Japanese case. Following Jaffe (1996), we need to be cautious in comparative understanding of the impact of property rights, for example. In many societies rights of freedom, control, etc are experienced and understood differently. In this case we need to differentiate the significance of the 'privately owned home' over the 'private home' in itself.

A central aim of this paper is to investigate how welfare, housing and ideology interrelate, and how social cohesion has been resolved in different cases. Our analysis will highlight primarily the social roles of homeownership and housing and secondly the significance of ideology and the impact of discourses of residency in this context. The theorization of welfare regimes will be developed to tie homeownership and resident's discourse more closely and explicitly with ideology. The fragmentation of ideology has made the notion of hegemony more complicated, but by focusing on the home as a nodal point, or socio-spatial context of both social structure and everyday life, we have made our understanding of housing and dominant ideology more tangible again. By focusing upon the socio-spatial systems of owner-occupation, comparisons between Japan and the Britain may demonstrate the nature of ideology and identify the house as the centre of the realm of privatism, social participation and citizenship as structurally critical. Whereas Mandic and Clapham (1996) have already found more diversity in collectively orientated societies, where homeownership has become predominant, Japan will be analysed as a homeownership society where the concept of privatism is problematic.

Throughout this chapter social divergence has been a central concern, and our aim is to provide a framework by which to reassess this phenomenon in relation to tenure and society. The intention of this section in particular, has aimed to establish three theoretical foci, which all at some level illustrate this concern. Firstly, we addressed the consideration of welfare society or, 'welfarism' in relation to ideology and its decommodifying effects. We highlighted the salience of this analysis to the understanding of the growth of homeownership, which both recuperates housing into a capitalistic orientated private mode, and promotes the organisation of the household around privatistic forms of care, services and provision. Secondly, whilst highlighting the usefulness of this model for understanding the impact of tenure, we also identified the failure of a number of theories and classifications to account for variation in the organisation of social, tenural and welfare systems as well as power relationships within welfare regimes. Thirdly, following Kemeny's model (1992), we demonstrated the importance and effectiveness of a divergent approach, which took into account residential, ideological and social differences.

At the same time we identified the need to develop this model and provide a greater variety of accounts, thus adding to the dynamic complexity and accuracy of this approach.

## **Conclusion**

Clearly, there is significance and a theoretical complexity to the relationship between housing and society. We can summarise the core themes identified in this chapter, pertaining to the central debates we have highlighted in relation to tenure, as follows; 1) housing and social class, 2) homeownership ideologies and legitimisation, 3) decommodification and welfare (or in the case of homeownership societies, recommodification and residualisation of welfare), and 4) social and ideological divergence. These central themes and conceptual understandings provide a framework from which we can now begin to consider the empirical cases of Britain and Japan as 'Homeowner societies'. Ultimately we are seeking to use them as cases by which to contrast and reassess the particular and more general characteristics of homeowner societies and the affects of tenure across and within industrialised capitalist societies.

The debate on the relationship between housing and social class is generally an interesting way of conceptualising the impact of the organisation of housing on society at large. However, the split between consumption based approaches and production-based approaches is not particularly helpful in conceptualising and explaining the experience of dwelling in private housing, the role of the state in structuring housing and production, and the myriad of institutions, interactions and relationships in between. Consequently, a greater focus on agency as well as social structure is justified. Similarly, a more locationally diverse consideration, beyond the misleadingly familiar and non-universal cases normally used, will provide a more effective axis of reflection on social practices and societal relations.

Our focus on ideology, whilst highlighting issues of over-determination of state manipulation, also illustrated the inter-sectoral nature of ideological practice. The power of ideology lives not merely in the discourses and narratives that guide values and beliefs, and consequently action, but also in the material practices of everyday life, which organise an individual's experience and frame action. Quintessentially, our evaluation of the theories applied to explaining the effect of homeownership and the ideologies associated with it brings us back to a point where we need to reintegrate the structural organisation of society, with

ideological organisation at the level of social reproduction, and the meaningful organisation of social life. Comparison of housing in ideological context seeks to identify similarity and difference in the meaningful impact of tenure and dwelling at both structural and discursive levels.

Another significant point of consideration in this chapter has been the role of housing in relation to welfare organisation and the orientation of societies toward collectivism or privatism. This has also been identified as an ideological as much as material effect of the organisation of tenure. The decommodifying effects of welfare in relation to the commodifying effects of mass homeownership is an important point of analysis for understanding the role of housing in modern capitalist societies. Furthermore, the nature of diversity within this framework has been identified as a necessary point of evaluation and comparison.

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<sup>i</sup> In Cuthbert's (1991) analysis of urban planning process in Hong Kong, the economic overemphasis of analyses is part and parcel of the process of legitimization by the state acting on behalf of the capitalists in the particular socio-political context of that society.

<sup>ii</sup> The origin of this critique begins with Marx and Engels who, to varying degrees, set out to establish an ideological critique in 'Capital' and 'The German Ideology'. Here there is an attempt to deal with the relationship between reality and ideas, with ideology and the imaginary on one side and the hard reality of material production on the other.

<sup>iii</sup> Seliger's (1976) critique of Marx emphasizes the pejorative way he contrasts ideology with a 'true' or 'correct' perception of reality. Ideology becomes largely a 'truth excluding' notion. This is to some extent contradictory to the Marxist emphasis on free and purposive action. Ideology could only animate such action if it concurs to some degree with how things actually are. However, ideology is also bound by Marx to the bourgeoisie who must attempt to ground ideology in real conditions in order to convince and win over the proletariat. There are contradictory elements, therefore, in this notion of ideology. Either ideology in some way has some grounding in the real, or all class-consciousness, including revolutionary consciousness, is false.

<sup>iv</sup> In 'A Nation of Homeowners', Saunders (1990) draws upon a range of secondary data as well as his own empirical findings from interviews with homeowners from three representative towns in the UK.

<sup>v</sup> In Marx's work, ideology is often merely a specula image, a *camera obscura*, of what is really there. Ideology operates to obscure object and social reality in a way that supports the interests of the domination of the bourgeoisie and inequitable relations of wage labour and capitalist production.

<sup>vi</sup> In this case meaning the degree to which the welfare state can help build solidarity among its citizens.

<sup>vii</sup> 'Residency' here refers to Kemeny's (1992) 'Housing and Social Structure: Towards a Sociology of Residence' which integrates the social and spatial implications of the organization of housing and tenure.

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<sup>viii</sup> Furthermore, the rate of social renting has more than halved from 33% to 15% (Mandic and Clapham 1996).



## **Chapter Three**

### **Theorising and Investigating Homeownership: Concepts, Frameworks and Methodology**

#### **Introduction**

The purpose of this thesis has been identified as the investigation and re-evaluation of the social role and ideological impact of homeownership via a comparison of divergent forms of society dominated by owner-occupation. While the previous chapter identified key theoretical and formal analytical categories concerning homeownership societies, the focus of our analysis and empirical investigation is to challenge these points by addressing more directly the specific influence of socio-cultural meanings and practices, and the impact of differently organized structured housing and homeownership systems. Essentially we are using assumptions formed in the Anglo-Saxon context to an investigation of the Japanese situation as a means by which to challenge the former and develop understanding of the later. This investigation necessitates the development of an epistemological, ontological and methodological framework for both substantive and formal levels of investigation and analysis. This will constitute our research approach for understanding the role of housing and tenure systems in society and the meaningful interaction of individuals and households with society as owner-occupiers.

The first section of this chapter will address the range of traditional approaches to understanding how housing interacts as a dimension or element of society. This involves the consideration of the interaction of social structure and individual agency as a means of providing an effective means of conceptualizing and investigating the social world. The second section deals with the definition and operationalisation of our central research concepts. Our analysis moves between abstract levels of theorization and development of issues to a more practical evaluation of the process of investigation of social context and housing discourses, where the concept of homeowner discourses is considered in ideological terms as a means of mediating several levels of analysis. We shall also evaluate culture as a central research concept as well as ethnography and comparison as investigative tools. Inevitably, our study is

cross-cultural, involving the evaluation of a number of societies as a means of constituting a basis for understanding of specific and universal processes and phenomena. How discourse, ideology, culture and comparison can be approached and applied, and what levels of reliability and validity we can assume, as it has been considered a considerable weakness in similar work in the past (Oxley 2001).

Section three will set out our methods and methodology to investigating formal and substantive issues. While a substantial amount of research relating to homeownership systems and homeowner discourse exists in the analysis of Anglo-Saxon homeownership societies, it remains largely undeveloped in the Japanese context, especially in terms of the culture-housing dimension and qualitative understanding of homeownership experiences (Kendall and Sewada 1987, Donnison and Hoshino 1983). Essentially, we shall begin to set out our empirical case study in Japan, and the value and limitations of this approach.

## **Section One: Theorising Housing and Society**

### **Between Micro and Macro**

Kemeny (1992a, 1992b) identifies that only the social dimensions, moving from the unit of the household to the aggregate of the social structure, are normally considered in sociological accounts of housing and society. Overemphasis on structure, economic determination of social relations, and the relationship between state and society has resulted in ontologically underdeveloped and overly quantitative and positivistic perception of the social world. The traditions of Marx and Weber have been identified in previous chapters as being used to fit housing into traditional sociological models resulting in a false debate concerning either production or consumption based analyses of homeownership and tenure relations (Winter 1994). A number of problematic assumptions exist in this debate, which are, for example, that homeowners defend their economic interests in automatic and predetermined ways, and that homeownership has expanded in response to the changing needs of capitalism (Clarke and Ginsberg 1975, Harvey 1978). Policy orientated approaches to housing and society, alternatively, have effectively defined housing in narrow physical terms reducing housing to dwelling units or 'shelter' (Abrams 1964).

Gurney's (1990) critique of macro-sociological approaches to housing is that they are bound to broad scale taxonomical analyses which abstract households into units separated from the meaningful context of subjective experience which is inevitably at the base of social action. For Kemeny also, traditional analysis has largely failed to integrate the spatial and physical dimensions of housing with the social and meaningful. The conceptual integration of housing into social structure contains a perceptual trap that is very easy to fall into (1992b:18). Essentially macro approaches to housing are dominated by theoretical determinism, structuralism, functionalism, and conceptual reductionism, which have constrained the analysis of tenure and homeownership and neglected the subjective basis of residing or dwelling and the impact of agency.

At the other end of the scale, dwellings figure in various other approaches including ethnology, anthropology and cultural studies. Somerville (1997) argues that while more psychological and phenomenological analyses of housing address the meanings and subjective elements of housing, they neglect the social dimensions of home and are inadequate in incorporating spatial, psychological and social dimensions of reality. micro-psychological analyses have atomised and isolated the individual and have thus been too abstracted from social and cultural context. Consequently, it is necessary in order to establish a conceptual and theoretical framework for our investigation, to consider how theorists have attempted to integrate housing into a broader understanding of the social world. Inevitably, a total integration of subjective, social, structural and spatial elements is beyond the scope of this work. More realistically our concern shall be with grounding an effective approach and conceptual understanding appropriate to the substantive focus for our investigation of Britain and Japan, identified loosely in the traditions defined in 'Housing Studies', although Kemeny (1992a) has suggested that this area has been slow in acting with the theoretical currents of mainstream sociology. Firstly then, we shall deal with how the house or home has been conceptualised as a dimension of society. Secondly, we will consider how to approach the investigation and analysis of the interaction of housing, society and the individual.

### **Embedding Housing, Homes and Households**

A basic problem in housing studies has always been the focus on housing as a dimension of society in its own right, but in abstraction from social, economic and political issues. How do we then integrate housing theoretically into the social structure in a way that reflects its salience, without housing either being elevated to an abstract field or relegated to bricks and mortar with little social structural significance? The following seeks to develop an approach via the evaluation of a number of theoretical formulations moving from the level of structure to agency, and society to spatiality. We then go on to assess the specific problems of relating a discursive analytical approach to a broader understanding of social processes.

Saunders and Williams (1988) assert the significance of the 'household' in socio-spatial relations. In elevating the significance of consumption over production in social explanation they emphasise the home as a critical 'locale' of contemporary social action. The role of housing is amplified in this model, as the home becomes the main socio-spatial context of action. *"'Home' at least in contemporary British society, is a crucial 'locale' in that it is the setting through which basic forms of social relations and social institutions are constituted and reproduced"* (1988:82). In Saunders' (1990) consumption based paradigm the public and private are the key dimensions of social life, which is structured through membership of the household. The outcome of the focus on household is an emphasis on the space of the dwelling and the meanings that are constituted, structured and reproduced within it become more central.

*"The home is much more than a passive container where workers are restored ready for a new day, not least because for many men and even more women, home is work and within that supposed tranquillity whole sets of processes and meanings are being perpetuated, formed and restructured"* (Ibid:91).

Saunders and Williams' focus on the household, which replaces discussion of the individual with discussion of the household unit, does not really resolve the analytical contradictions between structure and agency as levels of analysis. The use of Giddens' (1979, 1984) concept of 'locale' is central to Saunders concept of household, but also critically problematic. Somerville (1997) argues that it puts forward a solution to a problem that does not exist, an alleged divorce between structure and action. By restricting home to locale, structuration theory cuts out most of its meaning and determines *a priori* the general character of domestic relations (Somerville 1997:230). Kinship relations are primarily mediated through households and are perhaps still analytically more important than the home itself. Somerville also suggests that the household focus does not adequately represent how economic and other structural forces impinge from the outside. The locale of the home is in part an ideological construct (Gurney 1990) and ideology recognizes no spatial or temporal boundaries. Essentially Saunders and Williams have in this case adopted a range of assumptions about

homes and households that are ideologically reactionary. *"The visible forms of households and housing, and all the material baggage that goes along with them are relevant not in themselves, but solely because of the 'eternal truths' which they may symbolise"* (Somerville op cit:115). Furthermore, there are perhaps far more ways and means of constituting a household or home than they allow.

Kemeny (1992b) argues that Saunders and Williams (1988) have conceptually overemphasised household within the framework of the household-dwelling analysis thereby abstracting housing out of the analysis. Focus on internal household interaction reduces the salience of housing. The implied harmony and cohesion between the individuals who constitute the household is ungrounded. They have over-embedded housing as a locale for primary relationships, which can only be understood in relation to wider aspects of housing including the social and spatial organisation of the dwelling the household is located in. The relationship between household and dwelling is complex but also central to understanding the wider social situation of households. The way in which households relate to dwellings is an area that remains unexplored systematically by researchers (Kemeny op cit).

Development of competing paradigms on the salience of housing groups to social divisions, has diverted and disembedded the centrality of housing to the social structure. Kemeny argues that housing has become decontextualised from its social class implications to become 'Factor X', which replaces outmoded concepts of class and form the basis for a new single factor explanation of social inequality (ibid:17). Saunders retains the centrality of housing for explaining social inequality, although he has replaced the concept of housing classes with a 'crudely formulated tenure division' between private homeowners and state sector tenants. However, Kemeny argues, he does not succeed anymore than Rex and Moore (1967) in theorising the relationship between housing and social structure. Saunders remains limited to two forms of tenure, public and private, and so the complexity of housing and its wider social ramifications are lost.

An approach put forward by Kemeny asserts that the socio-spatial relationships of housing can best be described in terms of 'residence' as this concept includes both internal dwelling and external locality factors. It thus accounts for all traditional housing concerns such as financing, constructing, managing and disposition but in addition includes the spatial impact of the dwelling itself in combination with the effects of household characteristics and social structure in general. Approaching the study of housing in the broader framework of residence involves a more conscious treatment of levels of analysis and of the interactions between the dimensions of space and social structure (Kemeny 1992b:15). Critically, residence focuses on the act of residing and its socio-spatial implications.

By concentrating on the socio-spatial dimension of housing in which dwellings are but one part of a wider concern with residence, the embeddedness of housing in the social structure is brought to the fore. Conceptualising housing as residence highlights the salient interstices of housing, dwelling and locality and the way in which they relate to wider structural factors such as the state, market, voluntary and informal forms of social organisation.

*"In this view residence can be seen to be composed of a number of inter-leaved layers which may be represented in an oversimplified manner in terms of a series of Chinese boxes, from the individual through household and dwelling to locality"* (Ibid:10)

The concept of boundaries between household and dwelling is centrally problematic as the social structure is a seamless web, and analytic concepts become abstractions that necessarily distort reality. Nevertheless, the interactivity and reflexivity of structural-subjective dimensions in this case are argued to sustain analytical salience. Two key concepts are the socio-spatial relationships between households and dwellings and the relationship between households in dwellings and the local society.

The concept of 'embeddedness' is central to Kemeny's concept of residence as a means of mediating housing as an element intersecting with structure and

agency. For Granovetter (1985), the notion of human agency is normally either under-socialised<sup>i</sup> or over-socialised<sup>ii</sup>, especially in the analysis of the economy. Embeddedness is a concept by which to oppose positions that tend to either reduce explanations to the rules of the state and the rationality of the economic sphere or, alternatively, produce explanations where institutions and social structures are secondary phenomena dominated by structures of legitimisation and power. In terms of embeddedness, behaviour and institutions must be understood as being located in broader social networks of sociability, approval, status and power. These are normally neither insignificant and marginal or dominant and determining. Rather they constitute the grounds upon which institutions such as the market rest and without reference to which they cannot be properly understood (Kemeny 1992b:8).

In the under-socialised concept of housing it is clear where housing has been abstracted from other dimensions of the social structure. This is obvious in provision based housing models, but also in the housing groups paradigm where the individual agent does little more than react within quasi-rational parameters of self-interest. Attempts to overcome this 'housing rationality' involve linking it to other abstract dimensions such as employment that serve to dis-embed housing research. In the housing classes debate it is argued that housing classes have replaced social classes as the basis for major social divisions (ibid). An embedded approach would argue that the problem lies in the focus on the replacement of class divisions when one should really be examining the extent and the ways in which housing interacts and modifies class as well as other social factors to reduce or increase fundamental cleavages.

King (1996) alternatively emphasises the active, subjective and discursive in understanding the role of housing and its social significance. While housing inevitably has a physical quality, the building of shelter is not an end in itself. Rather it is a tool in the achievement of personal needs. There are many more existential qualities, and, King argues, it is through the significance of our personal environment that we recognise the significance of the other (ibid:25). Following Heidegger (1993) and Illich (1992), housing is not just a material tool used in our survival, but has a pivotal but implicit role in our everyday



existence. It is the taken for grantedness of the home as a physical space that hides its existentiality (King 1996:28). However, King argues, dwelling has been conceptually reduced by, firstly, a quantitative policy discourse which has transformed housing and dwelling into consumable units of property, and, secondly, by housing studies, which is constituted by structuralist and modernist metanarratives. Mainstream housing studies maintains a particular perception of social reality and individual actors. The meaning and significance of homeownership, for example, becomes ideologically subjugated to particular theoretical assumptions about the organic, structural and progressive nature of society. Thus homeownership in the 'housing classes' debate comes to signify a means of maintaining social cohesion through consumer ideology or a means of identifying social cleavages. Conceptually then, structural approaches are ideological and prescribe and frame housing problems and the possibilities for their resolution.

The epistemology of housing studies has, indeed, been structural rather than perceptually based. Traditionally structuralist metanarratives reduce the individual to an ideal type of rational consumer, who can be reduced to type according to the institution or structural interests they are identified with, and are not responsible except as examples of their own class. Alternatively King supports an approach that asserts a subjective focus.

*"Deliberative acts come from individuals and not from institutions... relations are made up of expectations and perceptions. Group activity is thus the sum of individual action and relationships based on their interacting expectations and perceptions"* (Ibid:40).

As abstraction to the macro-level tends to assume community homogeneities within and between nations, King instead prioritises the micro-social and emotional, perceptual and psychological, in the analysis of the provision and the utilisation of dwellings. Also, as dwellings provide boundaries for individual lives, and as housing is often occupied privately rather than socially, the relation between the dwelling and the dweller, which is not reducible to structural analysis, must be considered within discursive terms. Micro-analytic approaches

reveal the complexities of the dichotomy between the structural and individual significance of housing.

King is strongly critical of Kemeny for remaining too macro-based, and defends Saunders's position to the extent that emphasis on the home or dwelling does not exclude wider social structures. While King would prefer to prioritise individual agency instead of structures as determining factors, the ontology of his approach is arguably underdeveloped (Hooper 2001). Similarly, there is a substantial material gap and under-theorisation of the complex layers of the social structure. How consciousness and autonomy relate to ideology and hegemony constituted within the framework of the social structure is not resolved. In terms of the appropriate approach to understanding the role of housing and using it as a means of explaining social phenomena, Kemeny's concept of 'residence' still arguably functions well enough as a theoretical construct and reflexive tool that does not determinately elevate the structural over the ideological and individual.

*"Residence must therefore be seen as a dimension of social structure with a core element, onto which a wide range of direct and indirect structural relations impinge, embedding residence in social structure"* (Kemeny 1992b:13).

It is possible that King misinterprets Kemeny to the extent that he over-emphasises provisional and structural elements. Instead, we would argue that Kemeny's consideration does not exclude the individual or the meaning of housing from the analysis. Indeed, Kemeny (1992a, 1995) goes on to argue for a social constructionist, micro-perspective conceptual basis as a substantive focus for housing research.

There is a danger with King's postmodern emphasis on the individual and discursive nature of housing to neglect the impact of power, class, institutions and the state. This approach has a limited concept of class and undermines the potential of identifying structures of power and domination. Kemeny has identified a means by which we can attempt to be reflexive and maintain the

salience of subjective elements without excluding a broader structural analysis that may account for systems of power and structures of domination. What King brings to our theoretical framework through an emphasis on the vernacular, the subjective and the meaningfully constituted, is an appropriate level of focus, although there are strong elements of this with Kemeny.

### **Housing, Agents and Discourse**

Increasingly, the basic elements of our conceptual framework for understanding and assessing the role of homeownership appear to be moving into place. We have not resolved the interactional relationships between housing and structure-agency, but have identified more effective concepts for assessing the dimension of housing as well as addressing the serious conceptual flaws. The epistemological problem emerging pertains to moving between broader social structural analysis and the subjective and meaningful context of housing experiences. Some recent approaches demonstrate a substantial epistemological shift and assert the necessity of conceptual, theoretical and empirical focus at the level of individual agents or upon the discourses that constitute the symbolic reality of housing and social relations. The following evaluation therefore, considers the significance of, firstly, agency and context before going on to outline the approaches of social constructionism and sociological/critical realism in providing an epistemological grounding for our research.

Winter (1994) proposes the need to elevate 'subjective understanding' and 'material experience' in the understanding of housing and homeownership and it is useful to briefly consider his approach, which neither takes housing to be the most determinant or consequent factor in explaining social life. His aim is to take into account how housing interacts with other social factors such as occupation, income, family, life cycle and gender to affect material experience of private property rights. From this he hopes to 'sift', which tenure-based meanings are more or less important at the household level.

*"As different meanings become more or less important then so will different courses of social action be engaged in... If it is recognized that economic,*

*political and cultural relations operate across markets, we may clarify how production and consumption forces, be they of an economic, political or cultural nature, combine to structure social inequality and the consequences of this for social action... Our aim therefore, is to theorize the subjective understanding of the material experience of private property rights.”(ibid:18-20).*

There are some significant theoretical points identified by Winter's research in relation to understanding the significance of subjective agency and the sociological impact of housing and tenure. Firstly, the impact of housing is not limited to the private sphere. Housing affects social relations at the level of the home, the neighbourhood and the place of employment. Secondly, the separation of consumption and production and the separation of the housing from work is not necessarily a useful or necessary conceptual separation. Nevertheless, there is something problematic in Winter's account of the relationship between meaning and action. This approach still binds meaning and action very closely in terms of a rational framework. Furthermore, it does not conceptualise and account for the discursively constructive and irreducible nature of ideology and discourse in relation to housing. Even though Winter's research is qualitative and meaning based, it is a largely positivist endeavour, with a rather underdeveloped notion of social reality as constructed through discourse.

Jacobs and Manzi (2000) describe this type of positivist approach as one that gives the researcher the task of discovering 'objective' facts and presenting them in a descriptive format. This empirical tradition has provided, without much epistemological scrutiny, a means of analysis of social phenomena. It has prescribed a *modus operandi* in housing research. Notions of 'truth', 'objectivity' and 'social fact' and how they are constructed remain inadequately challenged (ibid). The home or house as a concept becomes objectified within this form of social understanding. Traditionally, research on the meanings associated with housing in housing studies has attempted to explain its status in social change, but has mostly dwelt upon socio-economic characteristics of housing consumers in order to provide data on consumer preferences. The

problem with many housing studies' approaches is that they discursively reify the very concepts they use<sup>iii</sup>. The home or house as a concept becomes objectified within the forms of social understanding. Saunders (1990), for example, equates homeownership with ontological security. Methodologically he uses notions of 'pride of possession' as a proxy for ontological security. Ontological security is difficult to define, and proxy concepts are problematic when real world accounts of housing and tenure are rich and complex. This is a particularly poignant note for our consideration of homeownership across societies.

Gurney's approach to housing (1990, 1999a/b) is particularly relevant to our analysis here as it addresses similar concerns, to our investigation of Britain and Japan, with conceptual theorisation and substantive focus on homeownership and society. The initial theoretical position (1990) attempted a fusion of macro-sociological and micro-psychological analyses. In this framework the individual is put at the forefront of analysis whilst maintaining the salience of contextual elements of the social structure. This method is thus experiential but does not view experience in isolation from social and political debates. However, Gurney's research inevitably ends up being 'social constructionist' rather than an experientially based fusion of meaning and context. Social constructionism stands in opposition to the positivist epistemology that has dominated mainstream housing research. However, within this approach reality is problematic and the integration of economic, political and historic context epistemologically contradictory.

The development of social constructionist epistemologies marks an attempt to broaden the scope of housing studies. It relies upon a different conception of reality from the one advanced by positivism. Jacobs and Manzi (2000) define the underlying principles of this approach in the following terms.

*"A constructionist epistemology purports that an individual's experience is an active process of interpretation rather than a passive material apprehension of the external physical world... actors do not merely provide descriptions of events, but are themselves constitutive of wider discourses and conflicts.*

*Viewing societies and social policy as malleable and subject to power struggles, constructionists do not accept social facts as permanently "accomplished". This emphasis on contestation is important in offsetting any tendency by actors to objectify social phenomenon or reify abstractions into material reality" (ibid:36).*

Some analyses of the bases of social constructionism and its application to the study of housing and homeownership ideology have been set out in chapter two. It is more useful here, therefore to develop the epistemological criticism of this conceptualisation of the world. Firstly there is a problem with the dismissal of the notion of any objective reality.

*"Abandoning the idea of an ultimate truth at first appears a liberatory move, but brings with it the question of how is one then able to decide between alternative perspectives... How can we say, for example, that certain groups are oppressed, if these 'groups' and their 'oppression' are constructions which can have no greater claim to truth than any other" (Burr 1998:14).*

Collin (1997) has similarly asserted that perspective of the social world is lost or even disappears altogether when nothing can be determinately asserted about social reality. Moreover, constructionism normally privileges individual experiences over and above structural features. Thus any significance or impact of the macro-level of society is lost from the analysis. Ultimately social constructionist accounts of the world tend to be descriptive and relativistic, lacking adequate critique of the world beyond 'talk'.

Alternatively, 'sociological realism' is an approach that does assert the existence of an extra-discursive reality. In this conception, social reality is comprised of different layers of being with certain layers being normally viewed as being more fundamental than others. The importance of the realist approach is that it provides an opportunity to consider deeper layers of reality, or processes of domination, underlying surface appearances, necessary for a more comprehensive consideration of housing and ideology in society.

A central draw back of this approach is that we are faced with an ontological dualism. As Craib suggests that the social world is made up of two distinct types of being: societies and agents (1992:21), we need to be careful of a conceptual split. This approach often implies that society exists independently from human subjects. Somerville and Bengtsson's argument (2002) is that neither social constructionism nor sociological realism appear to lead to convincing substantive explanations of social relations as we are left with either a linguistic reductionism or an epistemological dualism, respectively.

*"To be able to empirically interpret and explain social interaction between real-life actors and real-life contextual settings we need conceptualisations that crucially allow for determinate empirical variation" (Ibid: 5).*

Sayer (2000) posess a conceptualisation of a weak social constructionism, which merely emphasises the socially constructed nature of knowledge and institutions, and the way that knowledge can bear the marks of its social origins. Somerville and Bengtsson argue that an ideal approach can draw upon a weak constructionism and attempt to assert a realist position without being objectivist. However, the effectiveness and compatibility of social constructionism and sociological realism is, perhaps, more than Somerville and Bengtsson account for.

Some realists have more convincing explanations of the relationships between social structures and social actors. Bhaskar (1979) asserts an interdependent and dynamic relationship between structure and agency. Unlike natural structures, social structures do not exist independently from the actions they govern, or of agents' conceptions. Social structures are only relatively enduring so that the tendencies they ground may not be universal in terms of a space-time invariant (1979:48). For Bhaskar the concept of 'rational agency' is applied in order to account for self-determinant behaviour independent of social structures, but with context considered in the process of distilling some causal explanations. As such, in order to understand difference and change much needs to be known about social relations, embedded institutions, developments, pathways and

influential conditions affecting various aspects of housing provision (Lawson 2002).

In the case of constructionism, many researchers, while acknowledging the importance of meaning and identity in shaping action, also look beyond subjective perception to examine the material and socially constructed influences shaping agency. For Kemeny (2002) there has been a substantial misconception concerning what constructionism is about. Rather, it is about how institutions and organisations that comprise a society are changed or sustained *as a result of interpersonal interaction* (ibid:140). Constructionism can tell us more about real life actors in real life contextual settings as interpersonal interaction results in practical decisions that have significant consequences.

The consideration of a conceptual and analytical framework for the understanding of the role of housing is indeed complex. It increasingly appears there is a theoretical and conceptual problem in integrating the agent or subjective analysis with the significance of the structural and vice versa. At the same time it is becoming clear that there are conceptual links and significant relationships at the level of homeownership between economic, political, cultural and social dimensions, and subjective experience. In the case of a comparative analysis of Britain and Japan these levels and dimensions may become even more salient. The physical construct of the house, the social and spatial constitution of locality and community, and the relationships between individuals in households and other various social forces, structures and institutions vary radically between the two societies.

Our analysis here has highlighted, by reconsidering more elemental, conceptual and epistemological problems of the social-spatial and agential-structural, the importance of a reflexive consideration of the 'subjective understanding' and 'material experience' for understanding housing, private property and homeownership. Although a number of theoretical conflicts have been identified, our investigation of homeownership in Britain and Japan must inevitably draw some salient framework together. We've argued that 'residence'



(Kemeny 1992b) is a convincing conceptual base which can constitute a grounded framework for an investigation where structural and institutional elements are embedded at a subjective and meaningful level of analysis, and vice versa. Kemeny's (1992a, 2002) approach to social construction also gives us a framework where we can relate structural elements to discursive phenomena. Moreover, such a model is arguably congruent with Sayer's (2000) where we apply a model of weak constructionism as a means to maintain a discursive and material focus whilst not being drawn into either linguistic reductionism or social objectivism. Consequently, our empirical focus comes to concern the individual process of dwelling and the discourses that meaningfully structure it, as well as the wider context of the systems and structures that mediate and interact with the housing process. Our attention therefore turns to the development of these concepts in relation to an empirical investigation.

## **Section Two: Housing, Ideology and the Operationalisation of Concepts**

### **Discourse, Culture and Comparison**

While there are several possible levels of analysis, our account so far has emphasised a salient core. These include, the role of the homeownership system and ideologies bound to housing and homeownership with; 1) society and social systems, processes and institutions with which it engages, 2) individuals and households as social agents who mediate material conditions, discourse and action. Furthermore we are concerned with how these two elements interact, and how they converge or differ between societies. The elements of our analysis become, economic, political, cultural, ideological and discursive. As our intention is to devise a 'scientific' approach by which to explain the interaction of these elements and dimensions it is useful to develop in operational terms the central concepts that facilitate an investigation of the role of housing and homeownership ideology in the terms we have identified. Throughout this development we are seeking to identify and clarify a conceptual framework from which to approach the substantive empirical investigation of the homeowner societies we have identified.

Essentially, while we will draw on a range of quantitative data sources and macro-analyses, the thrust of our investigation of the role of homeownership and homeownership ideology focuses on 'homeowner discourses' and 'homeowner ideologies' in relation to a range of cultural values, and the broader context of the housing system and society. Ideology and discourse are particularly central concepts, although problematic to define and operationalise. It is therefore useful to develop further in methodological terms, these central concepts of investigation. Our first concern is the relationship between and the processes and interrelationship of 'discourse analysis' and 'ideological analysis'. Essentially, ideology is a concept that intersects structure and agency whilst maintaining a critique of power and relations of domination. Also, the central focus is discourse, language and subjectivity itself, which we have identified from a constructionist and realist position is central for understanding social reality. A central question posited by Richards (1990) though, relates to how we go about 'capturing ideology' in empirical practice. Secondly, our

methodological discussion considers the nature of culture as an element of investigation. As a point of mediation between subjective and structural dimensions, culture has been emphasised in similar studies of housing and society in East Asia (Lee 1999). Thirdly, we shall explore the conceptual confusion regarding the idea of comparative research in order to identify the type of comparative analysis we intend in our study of Japan, as well as the purpose and scope of such an approach.

### **Ideology, Discourse and Interpretation**

To study discourse is to study the actual instances of expression in actual instances of everyday communication, within which exist ideological elements. As such 'discourse analysis' has been developed as a method as a means of 'capturing' ideology. Characteristic concerns are with linguistic units that exceed the limits of units or sentences, i.e. extended sequences of expression, as well as with relationships between linguistic and non-linguistic activity (Thompson 1984). Arguably, it is this interest that makes discourse analysis particularly relevant to the understanding of the relationship between language and ideology. There are a plethora of approaches to the use of 'discourse analysis' as an approach to social research. For example, more recently the constructionist methodology outlined by Potter and Whetherell (1987) for use in discourse psychology has been applied to policy orientated housing research (Marston 2002). There are, however, a number of limitations associated with the discourse analysis approach.

Methodologically there has traditionally been an emphasis on form and structure over content. Exchange structure and the structure of semantics have been examined whilst what is said, i.e. the meaningful component, and its interpretation is neglected. Secondly, despite the interest in non-linguistic and linguistic behaviour, there is largely a failure to account for the non-linguistic sphere. Essentially there is a resistance to the exploration of the social relations within which discursive sequences are embedded (Thompson op cit). Indeed, discursive approaches often end up being descriptive rather than analytical<sup>iv</sup>.

Somerville (1997) comments that the analysis of meaning and discourse as it has been applied to the home and housing, has been confused by a conceptual conflict between phenomenological and sociological paradigms concerning how to interpret discourse and meaning. *"Broadly speaking, phenomenology proceeds from consciousness to the environment, while sociology moves from the environment to consciousness"* (Ibid:230). The result has been a largely descriptive and socially empty account of the phenomenological side, and a phenomenologically un-integrated approach on the sociological. While there is investigative potential in the use of a discourse analysis approach, the interpretative and contextual elements require development if we are to establish a framework for a more meaningful and socially relevant analysis.

Paul Ricoeur's (1981) development of 'depth hermeneutics' provides a useful procedure for approaching discourse and ideology. The first phase of procedure for the analysis of ideology involves a social analysis that is concerned with the social-historical conditions within which agents act and interact.

*"It is essential to analyse these conditions – both in terms of their institutional features and in terms of their historical specificity – because we cannot study ideology without studying relations of domination and the ways in which these relations are sustained by meaningful expression"* (Ricoeur, cited in Thompson 1984b:11).

The second phase may be described as a discourse analysis, involving a study of a sequence of expressions, not only as socially or historically situated occurrence, but also as a linguistic construction that displays an articulated structure. This is complemented by a third phase of analysis that may be described as interpretation. Through interpretation we move on from discursive structure to construct a meaning that shows the relationship (service) of this discourse to the maintenance of social relations.

*"The interpretation of ideology may thus be conceived as a form of depth hermeneutics which is mediated by a discursive analysis of linguistic*

*constructions and a social analysis of the conditions in which discourse is produced and received.” (Ibid)*

Riceour’s approach is attractive to the extent that it provides us with a framework for our analysis of structural-contextual and discursive elements. Interpretation is thus a central concept if we are to ground analysis. Somerville’s (1997) ‘heterophenomenology’ tries to remain interpretively neutral in terms of ontological and epistemological claims. In this approach to discourse and meaning, analysis is based on the phenomenological world of the subject and the content of their communication, but via the interpretation of the objective-observer. The text communicated by the subject to an observer/listener is said to constitute that subject’s heterophenomenological world (1997: 230). This differs from discourse analysis approaches that accord special epistemological status to the subject’s meanings and experience, and goes beyond a phenomenological approach, which would explicitly focus on semantic content. It also differs from non-phenomenological approaches that are exclusively concerned with processes that give rise to structures. As opposed to giving primacy to the meaning of structural elements for individuals, it treats each individual account as a textual variation, or series of them, on a number of common themes set by complex social and cultural relations. A distinction is made between the ‘form’ of symbols, myths and rituals, and the “content” of these social productions.

*“Whereas the meanings of these structures may vary from one individual to another, the formal identity of these structures themselves is agreed and shared by everyone concerned, and as such is more easily accessible to outside observers” (Ibid:230-231).*

The approach to analysing homeowner’s discourses we have established so far provides us with a basic framework for considering the validity of analytical claims<sup>v</sup>, and the assertion of relationships between meanings and broader social processes and conditions.

Metaphor and myth are essential parts of discursive ‘action’ and have been highlighted as significant in the construction of ideological positions as well as

a normative construction of reality (Gurney 1999a). Metaphors are significant as they enable and constrain creative thought rather than simply embellishing discourse. They contain and imply a way of thinking and seeing that pervade how we understand our world generally (Morgan 1986:12) The metaphorical extension of fables, aphorisms and proverbs play a prominent role in building and maintaining a 'shared web of culture' and in holding social groups together (Garfinkel 1967, Holyoak and Thagard 1995). For De Neufville and Barton (1987) myths and analogies, etc, make sense of social and experiential events and provide simplifications by which complex reality can be made sense of. Furthermore, they work in this way as all those in a community share them. They are emotive, dramatic and draw upon deeply held values. From them individuals construct common rationales that lead them to behave in common ways.

Gurney (1999a) identifies the range and significance of myths, metaphors and analogies used by homeowners particularly, to constitute their 'opinions' about their homes. Billig (1991) illustrates how metaphor and analogy are critical in an ideological analysis of discourse. The selective and deliberate employment of analogies and metaphors lets them do 'ideological work', with the selection of one metaphor over another enabling the exercise of power or resistance. Billig's 'Rhetorical Theory' explores the connections between common sense and opinion giving, where everyday phrases, which express values, are analysed in terms of their contribution to an argumentative discourse<sup>vi</sup>. Crucially, for our analysis we can begin to consider specifically how the discourses of homeowners use myths, metaphors and aphorisms etc and construct a shared social reality. They are created in a particular culture from its repertoire of images, symbols, characters and modes of actions (De Neufville and Barton 1987: 182).

## **Culture**

Lee (1999) identifies cultural and family values as central to understanding the development of housing systems. Culture is specifically identified as providing a missing link between structure and action, and we can define it as a relatively

organized system of shared meanings (Geertz 1973). We are thus concerned with culture as a factor that connects discourse and ideologies to particular groups. The conceptualisation and analysis of culture is central to our comparison of Anglo-Saxon and Japanese homeownership societies, although at the level of international groups, of course, there is a substantial heterogeneity with sub-groups of class, gender, ethnicity etc (Després 1991). A central issue therefore, is how we constitute and compare factors such as culture across societies. The impact of culture as a variable influencing the provision and consumption of housing is one that has been often either neglected or overemphasised. The concept of 'exceptionalism' is used to describe a state of affairs when the difference between two societies is explained away as cultural difference and is thus overemphasised (Pickvance 1999). Alternatively 'convergence thesis' approaches, which see all countries as being subject to the same universalistic imperatives, has underemphasized culture. The result is the neglect of culture as a significant dimension of society. However, culture affects more than just surface practices and rituals, but mediates social and economic processes as well as the very ways reality is understood.

Ethnography as a more generalised theoretical and methodological approach to culture, society and agency is more appropriate to the kind of study of homeowners we have identified, as there are strong connections with the constructionist conception of social reality we have considered (Hammersley and Atkinson 1995). Another advantage is the flexibility and reflexivity of naturalistic approaches that are strongly grounded in social reality. Naturalistic approaches to social research emphasize the interpretation and analysis of the social world in terms of how it is normally experienced and naturally practiced. Human behaviour is continuously constructed and reconstructed on the basis of people's interpretations of the situations they find themselves in. As such a naturalist approach emphasizes the process of understanding, utilizing a methodology that provides access to the meanings that guide behaviour.

The concept of science for Oxley (2001) is not one that emulates the natural sciences, rather theory and method should be directed at making more scientific and precise the social scientific method in the field to which it applies. While

we seek to be scientific, we do not need to adopt the problematic assumptions of positivists about the nature of the social world and how it should be investigated. For positivists there has been a strong concern that scientific theories and hypothesis are subject to test. They can be confirmed or at least falsified with 'certainty'. It is assumed that this can be achieved through physical control, as in experiments, or through statistical analysis of a large number of cases. Without control over variables, they argue that it is not possible to do more than speculate over causal basis of relationships, since no basis for testing is available. However, these assumptions, based on the principles of the natural sciences, have been demonstrated to be a social product of the practices and processes involved in producing such kind of knowledge (Sayer 2000).

While there is a substantial use of quantitative data in order to identify key characteristics within a range of variables such as socio-demographic, tenure patterns, market development, policy systems etc, the core of our analysis is a qualitative comparison of subjective accounts, housing discourses and cultural values. Furthermore, as our approach emphasises the significance of qualitative data, in terms of hypothesis testing and direct testing and comparison of the relationships between variables it is difficult to assert causal connections. The choice of a qualitative approach underlies the specific purposes of the research and is more appropriate to the series of questions identified in chapters one and two about the universality of homeowner values and understandings, as well as the relationship between these and social factors such as social class, consumption, and social and political stability. These questions will be explored and developed in the research process, which, Mason (1996) argues is the aim of qualitative approaches. The reliability of qualitative research must be judged in terms of whether it is systematically and rigorously conducted, strategically planned, flexible, contextual and reflexive (ibid).

Ultimately, in the practice of investigating understandings and perceptions of homes and housing contexts, analysis and interpretation become complex with questionable reliability in terms of the discursive nature of the data and the researchers involvement and presumptions concerning the social world being investigated. The concern becomes one of eliminating the effects of the



researcher on the data. One solution is the standardization of research procedures, presuming that it is, in principle, possible to isolate a body of research uncontaminated by the researcher (Wolff 1964). Another approach involves the utilization of the researcher's experience and submergence in the social world that they are studying, as, ultimately it is futile to separate empirical data from theoretical presuppositions (Hanson 1958). Similarly, it is impossible to avoid relying on 'common-sense' knowledge, the cultural assumptions of the researcher, or the effect the researcher has on the phenomena being investigated. Inevitably all sociological models and accounts are theoretical fictions, affected by their own texts and themes, and subjectivity and bias are intrinsically bound to any conceptual attempt to abstractly define or understand the social world (Somerville 1997). We inevitably rely upon the 'reflexivity' of the researcher in balancing objectivity and drawing upon their subjective insights gained through the process of cultural submergence and data collection, in assessing the reliability and validity of a body of qualitative, interpretive or ethnographic research.

This type of approach is particularly salient in the investigation of housing and society as the central objectives of our study are to illustrate the significance of the differences and similarities, in terms of cultural and dwelling activities and the perceptions of housing consumers, between Western contexts and Japan. A more naturalistic or ethnographic approach requires the researcher to focus upon the 'anthropologically strange' in an effort to make explicit the presuppositions each cultural member takes for granted in their everyday lives (Hammersly and Atkinson 1995). It is also a distinctive consideration in ethnographic research that the objects of investigation are in fact 'subjects' themselves and construct accounts of the world. Our concern in the primary empirical part of our research is the assessment and analysis of these subjects and the insider accounts that they provide. Our attention is not addressed to the reality or accuracy of the respondent's claims, but to understand these accounts as produced discourses, which reveal partial and particular understandings of the world and housing environment.

Lee (1999) applies an ethnographic approach to homeownership in Hong Kong in recognition of the significance of the particular cultural and value systems. These systems have emerged in relation to the historic conditions of the post war period in which old and new Hong Kong residents have reacted and interacted to the physical and environmental conditions of the increasingly confined and urbanising space. Lee combines an organisational and historic contextual case with the discourses of Hong Kong homeowners themselves in order to comprehend the specifics of class relations, economic development and the socio-political implications of the housing policy, market and consumption system. Whilst Lee acknowledges the problems of guaranteeing the quality and reliability of the kind of data he procures, the significance of his approach is that it demonstrates the effectiveness of this methodology for looking at tenure and homeownership in terms of each distinct society. It also provides us with a precedent for the analysis of industrialised Asian societies like Japan, which have largely been analysed in quantitative terms, and within occidental conceptual frameworks, which have been dominated by 'convergence theory' assumptions and critically lack cultural sensitivity.

### **Comparison in Comparative Research**

Oxley suggests that comparative research has largely been conceptually confused within housing research. The use of the term comparative housing research should be limited to research that genuinely compares and contrasts (2001:89). In many comparative approaches similarity or convergence is usually under-explored. The body of the research which has purported itself to be comparative is largely constituted of a juxtaposition of detailed statistical based descriptions of different societies, where each national writer applies his/her national perspective to his/her country, or more imperialistically to other countries (see Kemeny and Lowe 1998, Oxley 2001, Somerville and Bengtsson 2002). Convergence approaches inevitably overemphasise structural forces and consider observed differences as 'exceptions that prove the rule' or 'historical contingencies' (Kemeny and Lowe op cit). Ultimately, our investigation involves a consideration of a number of societies and specifically seeks to contrast two particular housing, social and cultural systems. Consequently it is

necessary to define what we mean by a comparative study in our case, if we mean it in those terms at all, and set out the means and purposes of our comparison.

Tilly (1984) identifies two types of comparative approaches reducing understanding of comparative analyses to either, a) explaining differences by a principle of variation, or, b) explaining similarities between countries in terms of common processes and universality. Indeed, one of our rationales for comparing Anglo-Saxon homeownership with its Japanese counterpart is to highlight and disseminate the non-universal elements of the former. However, our analysis seeks to also go further than this. For Pickvance (1999) the concern of comparative research is to identify and perhaps explain causal relationships. Therefore it is necessary that research try to identify a key set of factors critical in the constitution and dynamics of the housing process, and systematically analyse the relationships between them in different socio-cultural contexts. This can be achieved, firstly, through comparative research of the nature of societal factors as key independent variables. Secondly, we can examine if relationships reported to exist between variables in one society hold true in another, and thirdly we can attempt to establish whether a condition is fixed in one society is influential or not. In thinking of comparison this way we move beyond comparing simple quantitative categories between societies, to a more dynamic and non-universalising understanding of social processes. Indeed the notion of 'plural causation'<sup>vii</sup>, is more realistic than 'variance' or 'universality'.

Although we have briefly defined a framework for understanding what a comparative study is, and how it should operate, we still need to clarify the nature of our comparison in these terms. Research with an international dimension is not necessarily comparative unless there is some systematic comparison using a common theoretical approach (Oxley 2001). In the case of our study we are seeking to apply a set of theories about the causes and effects of homeownership in terms of class, consumption, de-commodification, ideology etc, hold true across societies. Similarly, we are applying the same epistemological and ontological models concerning social reality to both societies. Essentially, however, our intention is to emphasise the cultural context

and meaningful content of housing discourses, and arguably the conceptual equivalence is sufficient between data sets.

As the majority of comparative national housing research relies on quantified data its analytical scope is purely macro-level and often irrelevant to the questions we are asking. Quantitative data essentialises and abstracts social phenomenon from its natural and effective origin. Similarly it is determined by institutional practices and assumptions as well as the methods and methodological assumptions used to gather it (Sayer 2000). It is often difficult to compare two sets of data between societies due to the differences in practices, conceptual definitions and the variation in the very phenomena one wishes to investigate (Oxley 2001). For example, many of the social housing categories applied in Japan are difficult to measure directly against British ones. Similarly, housing data collection in pre-war Japan was rather vague and minimal, reflecting the interest and priorities of the state at the time. Although many of the essential differences and similarities between societies are closed to quantitative-statistical analysis, it is not necessary to regard such data as useless or meaningless, but to draw on it as the basis for broader investigation and micro-level analysis.

In terms of classifying our approach it might be useful to consider our study as a 'divergence thesis approach' as we seek to surpass both the particularism of juxtapositional approaches and the universalism of convergence ones (Somerville and Bengtsson op cit). We are attempting to discern more complex patterns within and between societies and housing systems. Our approach is more inductive rather than deductive in that we are seeking to develop theory and understanding as much as test explicit hypotheses. The types of theories we seek to develop are of a middle range and draw on a number of levels of analysis and elements of society in order to provide contextualised conceptualisations and explanations. Such an approach also necessitates the use of qualitative as well as quantitative data. A central purpose is to provide broad, multi-dimensional and contextual accounts of two types of society, Anglo-Saxon (British) and Japanese, in order to provide a reflexive axis on analysis

and comparison for the development of understanding of theoretical application and systematic and cultural differences and similarities.

### **Section Three: Empirical Methodology and Fieldwork**

#### **Empirical Strategy**

Our attention now turns to more direct methodological issues, to the sources and methods of data generation, the types of analysis available and appropriate, and how these help to answer our formal and substantive questions about homeownership, society and socio-cultural differences. Malinowski refers to issues like these and the pre-conceptual ideas that form the basis of investigation as 'foreshadowed problems' (1922:8-9). Substantively, we are concerned with an empirical evaluation of British and Japanese homeownership systems, and the experience, values and perceptions of homeowners in the Anglo-Saxon and Japanese housing and socio-cultural contexts. Formally, we are constructing a comparative framework by which to understand, firstly, how the conceptual framework devised in the West, or more specifically Anglo-Saxon societies; apply to a more divergent case of a 'homeowner society', and secondly, how Japan, either conforms or contradicts the theories, analytical models and assumptions formulated within the normalized social, cultural and theoretical conditions in the West. We have already established a number of theoretical themes in chapter two concerning class (Rex and Moore 1967, Dunleavy 1979, Saunders 1978, 1990), ideology (Marcuse 1987, Kemeny 1981, 1992), de-commodification and convergency (Donnison 1967, Offe 1984, Esping-Andersen 1990), which essentially constitute a set of research questions for our investigation.

The potential sources of data consist largely of two types. Firstly, there are secondary data sources, including government-generated statistics, government policy documentation, housing market data etc, and data generated by other researchers and research institutions. These form a core body of existing data from which we can begin to construct a historical and structural account of a housing and social system. While, the use of quantitative data often implies a positivistic approach to research and social reality, we are aware of the socially constructed nature of such data (Kemeny and Lowe 1998) as well as their relevance to the level of social reality we which to focus on. Essentially, such types of data facilitate a general account of economic, social and political

dimensions and characteristics and constitute a framework for the structural context of our account of housing meanings and experiences. The structural and contextual elements of our analysis of Britain and Japan respectively, is systematically analysed in chapter four, section one and chapter five. Here we shall explore economic, political and institutional elements of each society.

The second type and source of data we are concerned with is qualitative discursive data that constitute a means by which to disseminate ideology and the subjective experience of housing and tenure in terms of a constructionist consideration of the production of social reality. Our research questions necessitate capturing and sifting meanings, perceptions and values generated by subjects about housing and homeownership. Predominantly, the subjects we are concerned with are homeowners, and can be broken down into the groups of Anglo-Saxon and Japanese homeowners. On one side, as there already exists a growing body of research investigating homeownership attitudes and discourses in Anglo-Saxon societies, our approach to analysis of the discourse of this group will be constituted of a meta-analysis of a number of methodologically compatible studies, including Gurney (1999a, 1999b), Winter (1994), Richards (1990), Saunders (1990), Perin (1977). While our focus is Britain, it is useful to draw on a variety of sources concerning the meaning of home across Anglo-Saxon societies. Arguably, there are still cultural interconnections between these societies in terms of values associated with homeownership (Winter 1994). While we must concede that each housing discourse needs to be grounded in locally specific conditions, this meta-analysis provides an adequate body from which we can make formal analysis and comparison with Japanese discourses. The analysis of Anglo-Saxon and Japanese homeowner discourses are set out in chapter four, section two and chapter six respectively. Here we shall explore meaningful, experiential and discursive elements in relation to the nature of the housing system in each society, with again, a focus on cultural and ideological elements.

Research on homeownership experiences in Japan has largely been quantitative using proxy and abstracted measures of attitudes. Analysis has focused on either, comparing basic but fundamental differences in the organisation of living

space (Donnison and Hoshino 1983), or technical and economic differences (Bottom and Gann et al 1998), or comparing the historic development of housing policy and patterns (Van Vleit and Hirayama 1994, Yamada 1999). Osaki's (1998, 2002) research illustrates strong divergence in attitudes to homeownership and class, and the salience of cultural elements, but concedes the necessity of a more qualitative discursive approach. The work published in English is largely outdated or relies on quantifiable questionnaire data (e.g. Kobayashi 1981), and qualitative research of this type is generally uncharacteristic of the research field.

Consequently, in order to account for the subjective and discursive dimension of Japanese homeownership, a direct empirical investigation of Japanese homeowners is necessary. This study constitutes an original substantive empirical investigation of this topic. The methodological basis of this study is outlined in the next section of this chapter. A more detailed and focused consideration of the research questions and issues we have set out, in terms of the contextual and discursive analysis set out in chapters four, five and six is provided in chapter seven. Here we will address the comparison of British/Anglo-Saxon homeownership and homeowner society with the Japanese case more directly in an attempt to assert a re-informed understanding of the dynamic and varied role of housing and homeownership ideology in the industrialised capitalist societies we have set out.

### **The 'Keihanshin' Study of Japanese Homeowners**

Between July 2000 and January 2003 a series of interviews were carried out with groups of homeowners and housing professionals in the Kansai region of Japan. These interviews, together with other observational and secondary research constitute a survey of middle class, Japanese homeowner attitudes, perceptions, expectations, or, in more material terms, discourses and textual accounts of owner-occupied housing experiences. The following methodological breakdown provides an overview of this investigation and research process, highlighting the central methodological issues as well as problems of validity and reliability. For now we seek to set out an overall



approach to the data and data collection process, identifying the context and setting of the primary investigation of Japanese home owners, the sample selected, the process of interviewing, and the integration of the material into a formalised analysis.

### **Research Design**

A prevailing approach to dealing with less specific theoretical hypotheses and associated with qualitative data is 'Analytical Induction'. Although non-deductive, this approach tends to assume that conditional laws govern social phenomena, which is overly deterministic in terms of the meso-level of explanation of our investigation. Glaser and Strauss (1967), identify the advantages of developing theory throughout the process of data collection. Grounded theory (Glaser and Strauss 1967, Glaser 1978, Strauss and Corbin 1990) was our chosen approach as our investigation is more theoretically focused and we are concerned, in the case of Japan, with providing tentative evidence for the beginning of developing a broader understanding of that field. In terms of testing, we are using the evidence from Japan and the comparison of the structure of the homeownership system and homeownership discourse between societies in order to challenge the prevailing assumptions set out in chapters two and four concerning the universal qualities of industrially advanced home owner societies, and the ideological and political significance of tenure and owner-occupation.

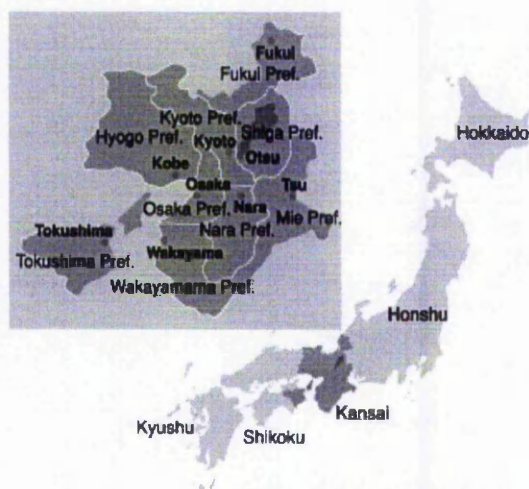
Another advantage of adopting a grounded theory approach is its distinction in cutting across micro-macro dimensions, or what Glaser and Strauss (op cit) refer to as substantive and formal theory. The substantive-formal dimension concerns the generality of categories under which cases are subsumed, though, of course, the relationships between these layers is difficult to fix. Topical or substantive categories relate directly to the empirical context of investigation and what is going on at the everyday level. Formal or general categories are broader sociological theories, which inevitably subsume substantive categories. As such our study of the discourse of Japanese homeowners concerning their homes will generate substantive categories. These will be subsumed by formal

categories relating to the broader understanding of homeowner ideologies and the role of housing within and between societies. We are using this framework in order to move from these local issues and practices to the broader theoretical ones established earlier.

## The Setting

The research setting should be based on the careful consideration of the various advantages and disadvantages or various locales (Pollard 1985:218). Access to an ideal setting is largely problematic due to logistical and practical constraints. At best, the researcher can identify a selection or the sorts of setting, which may be used as a case for exploring the research problems (Hammersley and Atkinson 1995:37). In our case there is a wide range of relevant settings in Japan, however the promise of easy sample access, availability of secondary data, social networks and other resources around Kobe University, located in the Kansai region, were strongly influential in this choice of site. Hammersley and Atkinson point out that the ease of initial access plays against the desirability or undesirability of the site and alternative sites in other respects. Temporal issues were also a concern in designing the study and choosing the setting. With more cases and the more settings, the less time can be spent in each. Here a trade of must be made between breadth and depth of the investigation. The central

objective was to observe as many settings as possible, as exhaustively as possible within the time constraints and economic constraints of travel and translation costs etc. Kansai was therefore chosen for its convenience as much as its desirability as a representative Japanese research setting, although there were many other strengths of this site.



**Japan: Kansai Region**

(Fig 3) Source: <http://www.kankeiren.or.jp/kef-e/outlook.htm>

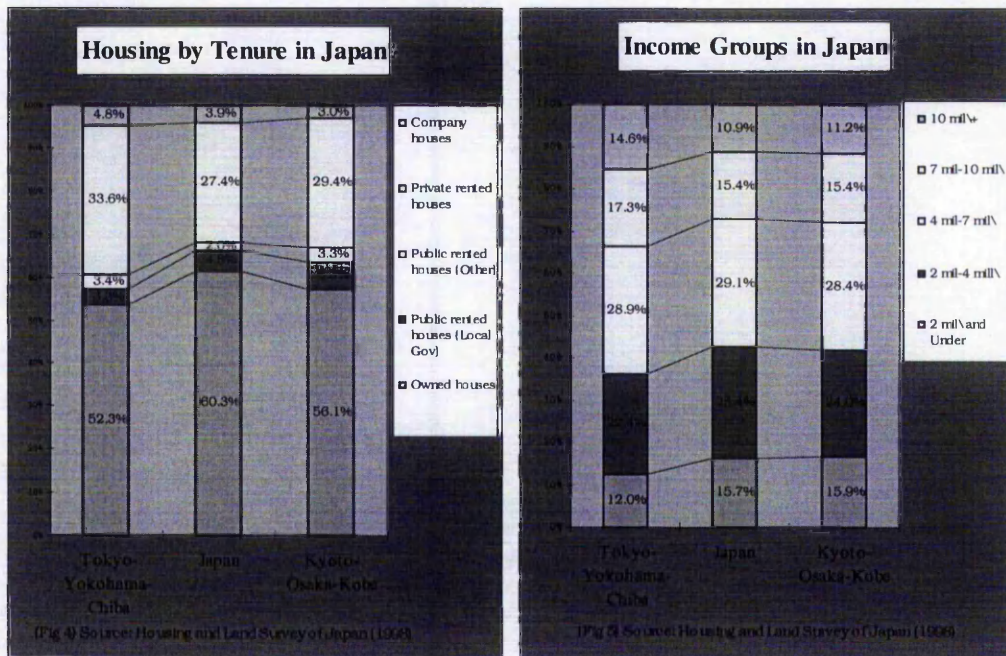
The Kansai area of Japan is an urban district comprised centrally of the cities of Kyoto, Osaka and Kobe ('*Keihanshin*') and its immediately neighbouring prefectures. Kansai is the capital region of central-western Japan and provides a rival urban, financial and commercial setting to the larger conurbation of Kanto, which is comprised of Tokyo, Yokohama and environs. Though smaller geographically, Kansai has a population of some 22 million people, concentrated in the main three cities. It accounts for about 20% of the total Japanese economy and occupies about 10% of Japan's land area. As a sample setting Kansai was considered to be strongly representative district for selecting urban homeowners, as the majority (80%) of Japan's residents reside in urban areas, with over 40% in the Kanto and Kansai regions alone.

Schatzman and Strauss (1973) emphasize the process of 'casing the joint' when it comes to establishing a site for investigation. This involves using documentary and informal evidence in order to provide a greater understanding of the specific attributes of a location and its suitability as a case for drawing empirical samples relevant to the research problems and issues. In order to assess the potential to generalize from the finite set of cases, it is possible to assess the typicality of the studied group via comparison of relevant characteristics with information from the target population.

The figures below compare our sample setting, in terms of income and tenure characteristics, with the population nationally and the capital district. The first graph illustrates the overall greater wealth of the cities, but also the difference between the Kansai and Kanto cities, with Kansai more closely resembling the national average. The data describes annual income in millions of yen, with one million yen being about 5,200 pounds sterling. The second graph identifies the main patterns of tenure distribution. While there are lower owner-occupation rates in Japanese urban districts, the Kansai cities tend to reflect the national average more. While the Kanto district has more private renting and company housing, Kansai has more local government public renting. This perhaps reflects Kanto's economic vitality. The post bubble years have seen Kanto become even more economically central in Japan, while Kansai's housing and economy suffer from the continued recession. Essentially these two graphs, as simple



indicators, illustrate the Kansai district as strongly representative of both national averages as well as the characteristics of the urban setting which is predominant in Japan.



## The Sample

As our research is more concerned with the development and preliminary testing of theory, rather than hypothesis testing, the strategic selection of cases is particularly important rather than random possibility sampling of a representative cross section of the target population. Glaser and Strauss (1967) advocate 'theoretical sampling' in this case. The selection of cases from this approach is designed to produce as many categories and properties of categories as possible. They recommend two complementary strategies, which are, minimizing differences between cases to highlight certain properties of an analytic category, and also maximizing the differences between cases in order to increase the density of the properties relating to the core categories, to integrate categories and to delimit the scope of theory. In practice the development of sample categories was problematic. A randomised, purposive network sample was the most practical means of identifying and contacting a willing group of appropriate interviewees. The advantage of a 'purposive sample' was that it provided a framework of categories a subject needed to fit in order to be

selected, which provides a substantial amount of flexibility whilst maintaining strategic reliability.

In terms of the people selected, issues of ethnic and social background are fundamentally difficult to assess in Kansai. Although Kansai has an ethnic mix notably Korean, Chinese and 'Burakumin'<sup>viii</sup>, as a society Japan considers itself homogeneous and there is a cultural resistance to the discussion of such diversity. As such it was difficult to discern from respondents, ethnic differences within the sample. In terms of social class stratification, Japan is largely resistant to traditional Western classifications, with the overwhelming majority of Japanese considering themselves middle class (Befu 1980, Murakami 1984). Nevertheless, face-sheet categories like this are not a concern unless we are comparing with a rival theory or focusing on the impact of these facets. More important are emergent categories within the sample. Lofland (1976) defines 'observer-identified categories' as types constructed by the researcher in the course of the investigation. In our case the review of the current literature concerning differences in householders in Japan, and the recent trends in housing behaviour and consumption identified cohort differences rather than class and ethnicity as more salient in this case.

The selection of cases was based on drawing together a range of homeowners fitting within the criteria of our purposive-theoretical sample, from two cohort groups of younger and older owner-occupiers. The younger groups were selected from married, homeowners under 40 years of age, who had been owner-occupiers less than 10 years, and who lived in middleclass housing areas in urban Kansai districts. This group had purchased their homes and experienced homeownership exclusively in the sustained economic stagnation during the last 12 years (post bubble). Moreover, they belong to a group that has demonstrated less traditional housing behaviour, and have been more resistant to the idea of homeownership according to more recent studies (see Forrest et al 2001, Hirayama and Hayakawa 1995).

The second sample group were owner-occupiers over the age of 50 from the same areas, who had been homeowners for 15 years or more. This group had

purchased during the housing and land price boom of the 1970s and 1980s, and thus had a longer and more diversified experience of ownership and the property market. This group have been considered a more traditional and conformative group of homeowners in terms of the housing ladder and homeownership ideology that emerged and dominated in post war Japan (ibid). Both men and women respondents from the same households were interviewed separately in order to differentiate them as sample groups. Richards (1990) found in her interviews with Australian homeowners that there was a substantial difference in the meanings and significance of owner-occupied homes between men and women, and while recent Japanese research has focused on the experiences of women (Izuhara op cit), little has compared meanings between genders.

Additional sample categories related to the type of dwelling, as there is a strongly defined housing ladder in Japan (Hirayama 2001). In the major metropolitan areas detached housing accounts for 46.4% and apartments 47.4% of overall stock. Also 40.3% of housing is non-wooden, 34.4% fireproof wooden and 25.3% non-fireproof wooden (1993)(Building Centre of Japan 1998). As such, the sample group was also diverse in terms of type of housing stock, type of residential area (e.g. new-town, traditional neighbourhood, apartment complex etc), age of dwelling and cost range.

Problems of access were substantial in this study, as it was difficult for a foreign researcher in Japan to quickly establish institutional and informal networks by which interview samples are normally selected and contacted. In most cases the respondents were contacted via an informal network established through connections at Kobe University. In real terms they constituted a network of friends and family of staff and graduate students from the faculty of Human Development. The central criteria for selection were that the household adequately fitted the sample criteria of the two cohort groups, were homeowners and resided in middleclass urban residential districts within 20 minutes commute of Kobe, Osaka or Kyoto business centres. Clearly there are number of emergent issues concerning the reliability of this sample, many of which have already been touched upon, but also concerning research procedure and ethical

practice. There are of course a number of middleclass gatekeepers involved in the network and consequently the selection criterion is biased. Although middle classes are defined vaguely in Japan, this group were perhaps more educated or concerned with housing and environmental issues than a more random selection of homeowners.

### **The Interviews**

There are always a number of methods and angles from which a phenomenon can be investigated in the field. Unstructured interviewing was the most appropriate means of sampling the type of data required as well as being the most effective means of interacting with the respondents in a naturalistic environment. Of course, in field settings it is impossible to ensure that interviews are carried out in exactly the same conditions. What was possible was to set out clear and explicit research practice criteria to ensure that the interviews were as systematic as possible. Who is interviewed, when and how is largely decided as the research progresses, according to the researcher's assessment, the current state of understanding, and according to judgments of how it can be best be developed (Glaser and Strauss 1967).

Interviewing followed four stages of development in these terms. An initial period of pilot sampling was carried out in the summer of 2000, with interviews with two housing academics at Japanese universities, two architects and two homeowners in the Kansai area. The second stage involved a survey of secondary sources by which a profile of Japanese homeownership and social patterns was derived. Thirdly, a second set of pilot interviews were carried out in the late summer of 2002. These initial three stages facilitated the development of a set of research theories and principles, which grounded the fourth and most substantial part of the data collection process, sampling strategy and interview design. The fourth stage was comprised of a larger scale interview survey with thirty-seven selected homeowners from twenty households in the Kansai area in the autumn of 2002. As data was collected, it was simultaneously transcribed and translated, and inevitably, the later interviews were guided and informed by the analytical categories that were emerging.

Those who were contacted and who agreed to be interviewed were briefed that their responses would be treated anonymously, that they had a right to withdraw from the study at any time, and that they would be informed of the broader findings of the research at a latter date. Interviews were mostly carried out in the homes of the homeowners as this was thought to provide the most conducive context for eliciting naturalistic informative accounts and salient discourses concerning their housing perceptions and behaviour. It seemed more natural to discuss personal and household information in a family setting. As Goffman (1959, 1963) points out, there is a strong contrast between front-stage and back-stage regions and how people act and interact in these spaces. What a respondent says and how they act is arguably performative, defined in context of the relationship with the interviewer and the context of the exchange. Homes are private spaces where impressions are constructed in a familiar territory, and where the respondent is familiar and feels more in control<sup>ix</sup>. Time sampling was another concern, and as such the research was carried out during weekends, when the respondents were more available.

Much ethnographic work follows a technique of reflexive interviewing with non-directive questioning and without a prescribed set of questions. Our study, however, sought a more standardized approach, with a set of nineteen pre-set questions that all respondents were asked<sup>x</sup>. This approach sought to provide more reliability in the research technique as well as a means of more simple translation and analysis. The nature of the questions was open in order to elicit more complex responses. Similarly the reflexive nature of the interview was also maintained by the interactive and spontaneous use of prompt questions in order to develop answers or to expand on unexpected topics and ideas brought up by the interviewee. Despite the standardized questions, the interviews largely flowed like natural conversations. Interviews lasted between forty-five minutes and an hour and a half, and in most cases included a native Japanese interviewer and a foreign researcher with the respondent.

The reflexivity and interactional skills of the researchers, as well as the responsiveness and reactivity of the respondents, inescapably intrude upon the



ideals of data gathering, and the objectives of reliability and validity. While the advantages of naturalism are central to the validity and authenticity of the data, interview situations are somewhat abstract to reality due to their contrived and artificial nature and the presence of researchers in the home. At the same time it is important to note how forthcoming most respondents were in providing personal accounts of their experiences and housing careers, in relation to other family members, and in terms of their current concerns over their own economic situation. Due to the self-selective nature of the sample we again need to accept some caution about those who participated in the study, who were clearly more open and happy to discuss many personal and financial issues than perhaps many others who weren't included.

Reactivity, or the effect the presence of the researcher or the process of data collection itself, is a central concern for the reliability of empirical enquiry. Nevertheless, how people respond to the presence of the researcher may be as informative as how they react to other situations (Hammersly and Atkinson 1995). Schuman (1982) notes that often nearly as much can be learned from the problems involved in making contact with people and how they respond to the researcher's approaches, as can be learned from the data itself. Ambiguities in language and meaning, discrepancies between attitudes and behaviour, even problems of non-response, are argued to provide an important part of the data.

Another issue related to our approach are the relative advantages and disadvantages of being an insider or outsider to each culture respectively. As an insider the problems are clearly grounded in the researchers over-familiarity. Hammersley and Atkinson, focus on the necessary orientation of the researcher as an outsider.

*"The need learn the culture of those we are studying is most obvious in the case of societies other to that of our own. Here, not only may we not know why people do what they do, often we do not even know what they are doing"* (Hammersley and Atkinson 1995:8).

Schutz's (1964) 'Stranger' approach to understanding 'other' societies illustrates the advantages of the process by which an outsider gradually comes to acquire an insiders knowledge of a society through the practice of living and surviving in the new environment. By virtue of being forced to come to understand a culture in this way, the stranger acquires a type of objectivity not normally available to cultural members.

### **Data Treatment and Analysis**

The interviews themselves were taped and subsequently transcribed in order to provide texts for analysis. There are a number of approaches that can be applied to the process of transcription. In the discourse analysis described by Potter and Whetherall (1987) transcription takes into account every detail of discourse, from every pause to every emphasized syllable, in order to capture the precise way the discourse is constructed. While this may be useful in many discursive studies, our approach took a more simplified approach to transcription. Initially, all interviews were transcribed into Japanese and then translated into English.

It is necessary to clarify the problems associated with our approach. Firstly, as with any non-exact transcription, there is a risk that relevant material may be overlooked, especially as what is relevant, changes over time. Secondly, translation is highly problematic. Similar research published in English has drawn upon interview data carried out in Japanese (Izuhara 2000, 2001). However, there is no standard and reliable approach, and the capturing of nuance and emphasis can often be left to the interpretation of the translator. Inevitably, we are left to trust the interpretive skills and objectivity of the researcher.

Essentially, the transcription of the interviews in Japanese provided a means of capturing the original meanings in context of the original language within which discourses were produced. However, this also provides another level of abstraction in the translation process. Although a single bilingual translator often carries out translation, in order to provide more reflexivity to the process our translations we carried out by a team of two researchers who had also

participated in the interviews. The first researcher/translator was a native English speaker with a good working understanding of spoken Japanese, the second researcher/translator was a bilingual, native Japanese speaker. From the transcriptions, the two translators negotiated a translation that would retain the integrity of the initial meaning in Japanese, but would also communicate adequate meaning and nuance in English.

While there are substantial problems in providing direct translations from Japanese to English due to the inequivalency of many words, concepts and idioms, translation is also confounded by the practice of '*tatemae*', or 'public face' in Japanese social interaction. '*Tatemae*' has been identified (see Goodman 1992) as a fundamental problem in the practice of qualitative and interview research in Japan, and the significance of the concept will be developed further in chapter six. Essentially, as there was both an English and Japanese interviewer at most of the interviews, and as an English and Japanese researcher negotiated the translations together, the advantages of insider and outsider perspectives could be drawn upon.

Understanding and reacting to the context of the interview and the culturally framed discursive strategies of the interviewees, as well as translating these discourses and strategies in order to make them meaningful in English, are issues that clearly provide challenges to validity. Inevitably, discourse analysis that relies on translation and that is abstracted from its original cultural context is inferior in terms of its reliability and over reliance on the interpretive skills of the researcher. Nevertheless, this does not necessarily mean that cross cultural discourse analyses are ineffective or are incapable of providing a reliable empirical means of investigation and analysis. It does mean that we need to be cautious of interpretive processes and our reliance on the reflexive skills of the researchers. In our case we instigated a number of research practices including the use of two researchers, an insider and an outsider, at the key stages of data collection, translation and analysis.

It is difficult to break down simply the process of data analysis as it begins in the pre-fieldwork phase, in the process of formulation and clarification of

research problems. In order to provide some form of reliable framework to the process of data analysis, the principles of 'grounded theory' were adapted in our study (Glaser and Strauss op cit). The advantage of this approach is the reflexive and iterative processes that guide and interconnect, the research questions, emergent theory and data collection. From this approach theory is developed at each stage of data collection, which strategically guides subsequent data collection and analysis in terms of the emergent theories. For example, the fieldwork in Japan began by explicitly addressing cultural sphere surrounding homeownership, the meaningful aspects of owner-occupation, as well as the structure of the homeownership system in relation to housing classes and ideological implications. As the research progressed it became clear that broader socio-cultural values and the organisation of the housing market and housing consumption were more salient analytical foci.

Qualitative data, almost by definition is 'unstructured'. We do not begin with analytically clear categories, but make sense of a broad set of data. The aim, however, is not just to make the information intelligible, but to provide a structured and reliable framework of evidence from which to gather an insight and develop more salient and intricate understandings. The process of data analysis involved a process of 'progressive focusing'. Following a funnel structure, the data, the analytical categories and emerging theories become more definitive, and we moved from broad descriptions of housing phenomena towards a more developed explanation of what is going on.

At the most basic level of analysis it was necessary to develop a range of concepts in order to categorize responses and codify the data. Categories and codes were 'observer identified' (Lofland 1976), rather than generated by the members themselves. Although it is argued that 'creative imagination' is important in this process, the basis of the development of categories relies on the researchers 'reading' of the data, which is informed by experience in the field as well as their existing knowledge and preconceptions of the social world. In this case the researchers knowledge of Japan<sup>xi</sup>, review of the literature, and analysis of secondary data form a core of understanding, which guided the process of analysis. In terms of developing categories further and exploring the

relationships between them, Glaser and Strauss (1967) refer to the process of 'constant comparative method'. Here, each item of coded data is examined in terms of a particular category, focusing attention on similarities and differences with other data that has been similarly categorized. This can be seen most clearly in the dissemination of status discourses, which reflects considerably on the current housing and social context as well as the data and analysis derived from key previous studies. In this way, new categories or subcategories emerge and the system of categorization is re-assessed. Substantially, our categories drew on a set of concepts derived from the analysis of other research and theory on the perceptions of homeowners in Anglo-Saxon contexts (Saunders 1990, Richards 1990, Winter 1994, Gurney 1999). Interaction with translators and other members of the Kobe University research group were also influential in guiding the developing understanding of the data. Observation field-notes from interviews and research discussions also contributed to the body of data and the categorical dissemination of the social environment being investigated.

Another central process in our analysis was triangulation. Essentially, in triangulation, links between concepts and indicators are checked by recourse to other indicators. Data source triangulation involves the comparison of data relating to the same phenomenon but deriving from different phases of the field work, different points of temporal cycles occurring in the setting, and from different accounts, differentially located in the setting.

*"What is involved in triangulation is not the combination of different kinds of data per se, but rather an attempt to relate different sorts of data in such a way as to counteract various possible threats to the validity of the analysis"* (Hammersley and Atkinson 1995:232).

To some extent this constitutes a test, however, there is no guarantee that inferences are ultimately correct. Denzin (1978) refers to a process of 'theoretical triangulation' where the researcher approaches the data with multiple perspectives and hypothesis in mind. Similarly the use of a range of theories developed in other research can be used to focus analysis and direct fieldwork. Ultimately, the analysis of our fieldwork data, which concerns a

discursive and experiential level of reality, is triangulated or embedded in a structural and contextual analysis of Japanese housing and society as well as a body of theory and insight into housing derived in the Western sociological tradition as applied to Anglo-Saxon societies.

### **Conclusion**

From the outset we identified housing as problematic to conceptualise and locate as a dimension of society. A gap persists in theory, research and understanding of how households relate to dwellings and how this mediates relationships with outside institutions (Kemeny 1992). For Gurney, *"Housing and urban studies remain generally ill-equipped to produce convincing empirical evidence to elucidate the process which cause tenure to be culturally variable in different social contexts or to demonstrate the existence of home-ownership ideology in the field."* (1999:1706) Our evaluation, of course, has not resolved this insufficiency directly, but has identified some effective concepts for analytically locating housing for sociological investigation. Any theoretical framework is simply a means of 'compressing' reality into more manageable and meaningful categories (Rapoport 2002). This is a process of abstraction and representation of reality, however it is fundamental to any process of understanding and investigating the real world.

For us a constructionist focus, which accounts for, or embeds, other levels of social reality, has illustrated discourse as a salient topic to the area we wish to investigate. Moreover, it does not lead us to exclude structural and contextual analysis by which to consider the operation of power. Linking discourse to culture and ideology has also been argued to be central to an investigation of the nature and social impact of homeownership systems. We have identified 'depth hermeneutics' as well as other means of moving from discursive texts to analytical categories as a practical framework for a socially relevant analysis of discourse. As we have emphasised culture as a central social dimension we have also accounted for ethnography, as a generic tradition, as a means of linking discourse to cultural analysis, where issues of validity and reliability in the empirical field are balanced. Furthermore, we have put this in cross-cultural/social context, where we have dealt with the problems of comparative

analysis in more effective terms of comparison and divergency. Here the purpose and scope of our comparison of societies is more explicit.

Finally, in section three, we provided a broader overview of our research questions and aims and set out more clearly how this thesis will attempt to resolve them. We identified the process by which we gathered data from the two types of society in question, as well as the nature of the data and a framework for its integration. On the Anglo-Saxon side we considered a range of data sources that provide an insight to the homeownership phenomenon at different levels, but essentially accounts for institutional, systematic, contextual, discursive and meaningful dimensions as well as economic, political and socio-cultural elements. On the Japanese side we conceded that while structural and contextual evidence was available, the understanding of the discursive and meaningful dimensions requires direct primary data collection and analysis. Consequently we set out the methodological parameters of the investigation we conducted in order to answer the questions in this area. Overall, our approach to investigating more adequately and reflexively the social role of housing and the level of universality within the character of homeowner societies involves a process of triangulation of various forms of evidence in multiple social dimensions. The following chapters, therefore, set out the case of British and Japanese homeownership in these terms, and ultimately seek to provide a more reliable and insightful explanation of these phenomena.

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<sup>i</sup> In the under-socialised approach in economics the market is largely seen as governed by its own rules or rationality with social or cultural factors seen as extraneous or non-rational and which gradually disappear as perfect competition develops (Granovetter 1985)

<sup>ii</sup> Kemeny cites the work of Carter on Sheffield steel workers (1962) as an example of an over-socialised approach. Issues such as home, school and work are argued to be so inter-weaved that housing lost salience.

<sup>iii</sup> Gurney (1999a) suggests that it is surprising that until recently housing and urban research has remained isolated from discourse approaches. The discipline is full of concepts, which exist within metaphorical constraints. For example, housing policy research is underpinned by the metaphor of the journey. We speak of a housing career, a housing ladder, trajectory or pathway.

<sup>iv</sup> For a more comprehensive analysis see Parker (1998)

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<sup>v</sup> Somerville's approach assumes that knowledge can be gained through the structuring of narrative records and the testing of those records on third parties, and such assumptions are strictly speaking not neutral, but rather represent part of an attempt to substitute scientific meanings of truth and knowledge for more subjective ones (1997:231).

<sup>vi</sup> Billig refers to Aristotle who argued that successful appeals to common sense could be achieved through value laden and clichéd maxims or aphorisms which add a moral quality to our speech (Billig 1991:20-21)

<sup>vii</sup> Pickvance suggests we accept the diversity of causal processes created by different patterns of development of different societies and seek to build these into our explanations rather than rely on models of explanation that drive us to exclude them (1999:12).

<sup>viii</sup> An underclass formed under traditional feudal society, which remains a largely difficult to identify, but stigmatized group

<sup>ix</sup> Goffman (1963) notes that architectural structures are the props used in the playing out of social drama.

<sup>x</sup> Each household also completed a short questionnaire in order to ascertain key housing and household characteristics (see appendix 1 and 3).

<sup>xi</sup> The researcher's approach to Japan as a research field is based upon the experience of two years researching and working in the university and secondary education system in rural North Japan and the Kansai district itself.



## **Chapter Four**

### **Britain and Homeownership in Anglo-Saxon Context**

#### **Introduction**

The 20<sup>th</sup> century saw the development of radically new systems of housing provision and tenure control across most economically developed societies. This shift has been away from systems of private landlordism in most Anglo-Saxon dominated societies who have experienced the growth homeownership as the predominant tenure. Owner-occupation in these societies received strong political support and has become the preferred form of residency for the vast majority of households (Forrest et al 1990, Saunders 1990, Winter 1994). Indeed, it is easy to connect the growth of homeownership to the changing characteristics of capitalist socio-economic systems and political hegemonies in these societies. However, not all capitalist societies have placed such stress on homeownership, and many industrialised homeowner societies have substantially different housing systems and hegemonies. The purpose of this chapter is to establish the understanding and assumptions formed concerning homeownership and its social, political and ideological role in the Anglo-Saxon context. This forms the basis for our subsequent analysis of Japan and divergence in homeownership societies and cultures. We focus specifically on the development of owner-occupation in Britain, but also draw upon research from other societies in order to enhance our analysis of what are considered universal characteristics of tenure in modern homeownership dominated capitalist societies.

A central concept in our analysis is the 'normalisation' of home owning as natural and culturally authentic as well as socially and ontologically superior. Homeownership in Britain has become associated with the term 'property owning democracy' and synonymous with good citizenship. By the same token, those who do not own their own homes are increasingly seen as 'damaged citizens' (Winter 1994, Murie 1998, Gurney 1999a). Essentially, a polarisation between two types of resident, renters and owners, associated with different levels of freedom, responsibility and citizenship have emerged. Even within housing policy debate

itself, focus has shifted away from concern with housing shortages and the quality of shelter to the preoccupation with the form of ownership and control (Murie 1998).

While our approach has a constructionist premise, we are also addressing the growth of British homeownership and Anglo-Saxon housing cultures in terms of a historic, institutional and political context. The relationship between these different levels of analysis is complex, and ultimately our ambition is to provide a coherent and insightful account from which to be able to make comparisons. The first section of the chapter provides an overview of the growth of homeownership in Britain tying in political and ideological currents and changing understandings of tenure and housing. There is little evidence of a natural or cultural origin to owner-occupation in the UK, yet it has been transformed materially and meaningfully into a core element of the housing and social tradition. The final part of this section considers further the impact of modern Anglo-Saxon homeownership and the broader implications of the housing system.

In section two we move from a socio-ideological analysis to an evaluation of the discursive and subjective impact of homeownership. Discourses surrounding the organisation of dwelling to do with the meanings attached to privately owned homes provide a framework for understanding Anglo-Saxon housing culture from the constructionist level of reality. Richards (1990), Winter (1994) and Gurney (1999), amongst others, focus on the meaningful aspects of homeownership in relation to subjective experiences and discursive accounts of owner-occupiers themselves. Whereas Winter attempts to assert the relationship between the meaning of tenure and the actions of homeowners, Gurney emphasises the significance of the construction of these discourses within a broader understanding of normalisation. Our analysis doesn't seek to establish some causal model but rather to evaluate forces implicated in the rise of homeownership and the process by which it has been normalised, from which assertions can be made regarding changing economic, social and political factors. Essentially, our aims here are to evaluate the ideological content of the meanings and discourses associated with owner-occupation in order to provide

a framework of comparison for our analysis of its construction in Japanese society.

## **Section One: The Socio-Historic Context of the Emergence of Homeownership**

### **The Birth of Homeowner Society**

We begin with a comprehensive consideration of the socio-historic context of the rise of homeownership as a dominant tenure pattern through the course of the 20<sup>th</sup> century. In doing this, we are seeking to tease out reasons for its development and account for its proliferation. The relationships between policies, institutions, ideological systems and their effect at an everyday level are difficult to draw directly. Kemeny argues that homeownership has been engineered through government sponsorship as a preferred form of tenure rather than being a natural development (Kemeny 1986: 251). Murie argues that homeownership grew due to developing housing and political crises. Over time, this has been translated into a deeply rooted ideological commitment to homeownership as a superior form of tenure (Murie 1998:79). Our ambition is to identify the process by which homeownership has been identified as traditional and natural, and politically used to support conservatism, social stability and a particular form of citizenship.

Up until the late 19<sup>th</sup> century, the rate of return that could be generated from privately renting out property was sufficient to make it a good economic proposition and as such was the most prominent form of tenure across British society. For the Victorian middle classes there was a plentiful supply of good quality rental housing and thus little need to take on the level of indebtedness associated with individual house purchase. For lower income groups the housing situation was not so good. The housing reforms of the 19<sup>th</sup> century demonstrate well the failure of the private landlord sector (Gouldie 1974, Merrett 1982). As well as an abundance of slum dwellings and lack of low cost housing, the options open to lower income groups were constrained by a limited borrowing infrastructure.

At the turn of the 20<sup>th</sup> century, conditions were beginning to change and the inadequacies of the housing situation were becoming more socially salient. Pooley (1993) suggests that the housing legislation after the first world war originated in a

build up of discontent about urban housing conditions and the organisation of the emergent Labour Party was strongly rooted in campaigns to improve housing. There was also a significant decline in investment in private rental tenure associated with the pressure on landlords to meet public health and planning standards, and the higher levels of return available from other sectors. The introduction of rent controls in 1915 exacerbated the problems of investment for landlords. Murie (1998) argues that housing at this time was reaching a point of crisis. Private renting was becoming decreasingly economically viable. Neither was it satisfying needs for the quality of housing 'fit for citizens to live in'. Fears of public disorder and civil unrest had become associated explicitly with the condition of housing. Within political consciousness was a concern with changing forms of tenure, as private renting was materially inadequate and politically unpopular. Public renting and homeownership emerged as alternative systems, as there was little sympathy for private landlords or confidence that this sector could still support the housing system.

The history of building societies and other institutions in Britain organised around the principle of providing assistance for self-help housing dates back to the 18<sup>th</sup> century<sup>i</sup>. By the first half of the 20<sup>th</sup> century, these institutions were becoming further integrated into a broader and more universal system of house purchase finance (see Boddy 1980, Boleat and Coles 1987). Although the government also had developed potential to expand public rental housing, the political commitment ensured institutional bias towards owning. Their main obstacle was how to expand homeownership among the working classes whose ability to obtain credit was limited. In order to promote homeownership they needed to make potential buyers more competitive than private landlords. The Housing Act of 1923 reduced the subsidies available to local authority housing and as such was the most important legislative measure specifically concerned with homeownership before the Second World War. It made producer subsidies and house purchase finance a central part of the state's policy (Merrett 1982:5). Local authority mortgage loans accelerated during the 1920s and the majority of dwellings produced were built for sale. Merrett estimates that local authorities financed 18% of completions for private owners in

1926-27. The direct encouragement of homeownership was a significant part of policy and marked a growing ideological commitment.

It is perhaps critical that the political community embraced homeownership at this time, as public renting was perceived as a dangerous alternative. State housing was not likely to be a 'bulwark against bolshevism' as there was a danger that it would encourage the growth of demands for collective and state action. (Murie 1998: 82) Certain attributes of homeownership stood out symbolically. Not only did it appear to oppose unrest and bolshevism, it also implied a different form of civil participation superior to renting associated with the responsibilities, obligations, opportunities and control that accompanied it.

*"However reluctant they had been to it initially, the housing modernisers of the 1920s began to articulate the merits of homeownership and associate these with individual rights and enhanced citizenship" (Ibid).*

While theoretically, associations have been made between homeownership and political conservatism through effects of mortgage commitment and subjugation to principles of private property (Kemeny 1981, Marcuse 1987), there is a clear assumption on the political right too, that there is an inherent stabilising effect against social unrest and communist agitation. However, Murie argues there is a causal confusion in all this.

*"There is an observation that more affluent, stable and secure households become homeowners in circumstances where the quality of service provided in that sector is greater than available elsewhere. This association however becomes converted into a view that it is homeownership which creates affluent stable and secure households" (Murie 1998:84).*

Murie proposes that this association has led to a false dichotomy in thinking about tenure and accounts for the resistance of the state to rental forms of tenure despite the

evidence that renters are often endowed with an equal amount of ontological security and household stability. The dominant understanding of homeownership emphasises state control and legitimation, and it is primarily for this reason rather than the association of homeownership with a different pattern of rights, freedom, and control, that this form of tenure received such strong support. The early era of growing owner-occupation demonstrates a conceptual confusion as well as no natural origin to either the expansion of homeownership or preference for this tenure.

### **Post War Homeownership**

Despite the level of support it received and the popular rhetoric that surrounded it, homeownership did not really take off or become so politically and ideologically salient until latter in its history. Indeed, Britain experienced, in the 1940s, a dampening of enthusiasm for owner-occupation. The cessation of building during the war years and the Labour government's commitment to public renting and universal welfare provision saw the homeowner sector lose ground. The new welfare state involved a radical change in housing policy and this period can be characterised by the conflict between supporters of mass owner-occupation and mass public renting. The plan for mass public provision of housing was the same in principle as that of welfare, education and healthcare (King 1996). Public rental housing would be no longer for the poor and working class alone.

The failing of private landlordism contributed to new demands of the urban working class involving changes in housing and tenure organisation in many capitalist societies. The response in Sweden was to expand government investment in non-subsidised housing, in competition as it were, with private investor landlords, thus expanding and diversifying the rental sector. Swedish society has demonstrated a more consistent collectivist orientation and as such homeownership had not played such a significant role in underpinning the social hegemony necessary for the maintenance of the society or state. The Swedish social democrats had always considered homeownership as an obstacle to equality and the equitable distribution

of social welfare (Kemeny 1986).

Sweden and Britain contrast substantially in their response to the decline of investor rental landlordism, despite a common post war commitment to the idea of state controlled rental housing. Ideologically a tide had turned towards welfarism and against overtly exploitative forms of capitalism. The political right was reaching a point of crisis, and as such, the left was able to encourage alternative forms of tenure that were not grounded in principles of private property.

In the early post war years, the development of welfarism by the Labour government had undermined the Conservative position. The extension of state monopoly landlordism was thus considered a prime threat. There was too much effort on the needs side, giving each according to his needs, and far too little on the side of incentive and reward for effort (MacGregor 1965, in Murie 1998:86). Indeed the political right were facing a crisis of legitimacy as welfarism was de-commodifying and undermining the principles of the free market and capitalist provision (Habermas 1973). Housing itself constituted a critical aspect of the left's commitment to universal welfare provision. It is not surprising then at this point that the political right identified housing tenure as a critical issue in its opposition to the erosion of the logic and legitimacy of capitalism. In opposition to the welfarist strategy of the Labour government, the Conservative party committed itself to the idea of the 'property owning democracy' (Harris 1973).

By the time the Conservatives returned to power the consideration of mass private ownership of housing demonstrated an ideological reorientation towards the role and social impact of housing and homeownership as the equipoise for political power. The growth of homeownership since the 1950s can be considered in terms of the developing relationship between welfarism and private property relations. The Conservatives of the 1950s bound homeownership with an image of family, community, freedom and the interests of all social classes through the broader distribution of property.



*"Of course, we recognise that perhaps for many years the majority of families will want houses to rent, but, whenever it suits them better or satisfies some deep desire in their hearts, we mean to see that as many as possible get the chance to own their houses"* (Harold Macmillan<sup>ii</sup>, Hansard 1951a).

Despite their claims, the Conservatives were not re-devising a strategy for the redistribution of wealth. The promotion of homeownership would predominantly advantage the propertied and professional classes at first. Harris (1973) argues the ideals of the 'property owning democracy' were largely decorative or a summation of what was thought to be naturally developing already. Commitment was still with the status quo and resistance to state responsibility.

Between the 1950s and the 1970s the Conservative approach to housing and homeownership evolved, with greater attention being paid to private tenure in order to undermine the principle of welfare and public provision. From the 1950s a particular rhetoric emerged which engaged not only with the stabilising effect of homeownership, but also with its socially integrative and ontological benefits. Although, homeownership had been a marginal tenure only fifty years previously, the second half of the 20<sup>th</sup> century saw it discursively reinvented as the most natural, normal and intrinsically superior way to live. The values and practices associated with owner-occupation are bound together in the political rhetoric of the period with quintessential human qualities as well as the traditional, normal lifestyle of the British. Perhaps it is significant that concern with autonomy, control and freedom also develops in the reinvented conceptualisation of owner-occupation. Kemeny suggests that the enthusiasm of Conservatives for homeownership reflects a close affinity between the lifestyle and values associated with homeownership, such as thrift, self help, the ownership of property, and independence, and conservative principles (1986:255). The wealth and financial security homeownership potentially offers was increasingly emphasised, as was the connection of the individual to their home and family, which is assumed only possible through private ownership.

Homeownership is, in this case, the most rewarding form of housing tenure.

*"It satisfies a deep natural desire on the part of the householder to have independent control of the home that shelters him and his family... If the householder buys his house on mortgage he builds up by steady saving a capital asset for himself and his dependants."* (Department of Environment 1971:4)

By the mid 1970s homeownership was becoming more popular and even some on the political left were becoming sympathetic to the idea of a natural and innate superiority of homeownership, as well as its economic significance. Indeed, there has been little resistance by the liberal left to the principle of homeownership, who are largely complicit with the prevailing discursive logic, which asserts that owning your own home offers the opportunity to accumulate wealth that can be passed down. Furthermore, many on the left have also accepted that prosperity can be achieved and communities can be improved if people are provided the opportunity to exercise their choice in housing. Essentially, it became easy for the political right to connect homeownership with British social traditions and a particular picture of the home owning citizen.

*"There is in this country a deeply ingrained desire for homeownership. The government believes that this spirit should be fostered. It reflects the wishes of the people, ensures a wide spread of wealth through society, encourages personal desire to improve and modernise one's home, enables people to accrue wealth for their children, and stimulates the attitudes of independence and self reliance that are the bedrock of a free society"* (Michael Heseltine, Secretary of State for the Environment, Hansard 1980).

Fundamentally, however, there is a lack of any tangible evidence on which to base these assumptions concerning the natural origin of homeownership in British society or its intrinsic benefits. It had only prevailed over alternative forms of tenure due to its political sponsorship rather than because of any 'deeply ingrained desire' amongst

the populous. Critically though, by the 1970s the qualities of homeownership that politicians had attached to it had become normalised in the vocabulary of tenure. This period arguably constitutes a consolidation of the political awareness of the significance of homeownership and an integration of a sphere of values attached to owner-occupation with a range of ideas associated with the political hegemony of late capitalism. This coincided with an advantageous condition in the private housing sector at this time. Homeownership had expanded amongst younger households at a time of full employment. Households had had limited exposure to interrupted earnings and there were fewer retired homeowners on low incomes. Also, the sector consisted of a high proportion of newly built dwellings and the images of homeownership were often constructed around newly built estates where problems of disrepair and maintenance were yet to emerge. Essentially homeowners were shielded from the negative and risky aspects of the ownership market, whilst a moderately healthy public rental system coexisted by its side. By the end of the 1970s, with private rental tenure discredited and marginalised, the two alternative tenures of public rental and owner-occupier stood side by side as the pillars of the housing system.

While both homeownership and public renting grew post war, private rental sector landlordism did not disappear altogether, but rather shifted from investor landlordism to small-scale amateur landlordism. For Kemeny such landlordism is necessary for two different groups: those whose incomes are so low as to preclude absolutely the possibility of buying a home, and young single people or newly married couples who are saving for a deposit (1986:254). The changing relationship between private and public rental tenure has been important in the domination of homeownership, with renting being used to construct an inferior alternative to owning within a housing hierarchy. The implications of the organisation of public and private rental housing have inevitably become significant to the normalisation of appropriate ways of procuring housing and of progressing through the housing ladder. A hierarchy is established from welfare and social rental housing to private rental and finally owner-occupation. The development of homeownership via the

division of tenure thus forms on a class basis (ibid). In the long run, public rental housing in Britain exaggerated the differences between renting and owning (with renters as dependant and owners as independent) and thus played an important role in promoting and normalising homeownership as a 'superior' tenure.

### **The Modern Era of Homeownership**

Between 1953 and 1971, the proportion of owner occupation had increased from 32% to 51%. Public rental housing had also increased from 18% to 28% over this period (source: Holmans 1987). However, by the end of the 1980s the position of these two tenures would be transformed with over 65% owner-occupation and less than 24% public rental. This period marks the completion of homeownership's domination of housing in Britain, but how do we account for it? Perhaps it is difficult to provide a definitive answer for this, and our analysis is inevitably interpretive of events and the relationships between housing and society. We will attempt to argue here that key conditions in the housing market coincided with a political and ideological reorientation of the right. This culminated in the erosion of one form of tenure, public rental, associated with a range of principles including commitment to universal citizenship and welfare rights, in favour of owner-occupation tenure, associated with a development of modern conservative ideas concerning rights and citizenship through ownership (King 2001). This not only implies a polarisation of tenure, but a polarisation of citizenship and identification based upon the nature of residency.

1979 marks a watershed year, as under the Modern Conservatism of Thatcher, housing became a focus of policy, and the emphasis of the manifesto was homeownership, tax cuts, lower mortgage rates and special schemes to make purchase easier. Most significant though was the sale of council houses and the commitment to provide the legal right to buy, backed by discounts to reduce purchase price and mortgages. By 1980 the 'right to buy' legislation had changed the rights of council tenants in a range of ways and the subsequent legislation of 1984, 1986 and 1988 effectively made 'right to buy' increasingly attractive and

reduced the scope for local variation and implementation. At the same time Local Housing Authority stock was being moved into the hands of private landlords and housing associations. The promotion of homeownership was now part of a wider attack upon municipal ownership and not just a good thing in its own right (Murie 1998:89). The Modern Conservative commitment to owner-occupation is arguably more than an attachment to its stabilising, conservative effects or ontological significance. It is a considered use of tenure as a social, economical and political tool, and a force for social re-commodification.

In terms of the effect of the switch from council housing to owner-occupation, the advantages have been questionable. For council tenants there are fewer resources available and the more desirable stock has been sold off. Essentially, the lowest income sections of council tenants have ended up worse off. Kemeny (1986:255) estimates that since the 1970s, in terms of government financial commitment, the subsidy per mortgaged house has been at least a third more than that per council house. He argues therefore, that the majority of government housing welfare spending in the 1970s and 1980s went to the higher socio-economic groups. A similar disproportion of financial support for owner-occupiers is apparent in the other Anglo-Saxon homeowner societies. In Australia it is estimated that, even excluding the failure to tax capital gains, the cost to the federal government in cash subsidies and other grants for homeownership were no less than \$500 million in 1974-75 (Australian Priorities Review Staff 1976:14). Similarly, Dolbeare (1974) estimates that in the US subsidies for households with incomes of over \$20,000 a year were at least four times higher than for households on below \$3,000. The economic commitment to homeownership in these societies is substantial, and disproportionately benefits middle income owner-occupier groups.

King (1996) asserts that the Modern Conservatives (post 1979) attempted to instigate a particular model more fitting with global trends of late capitalist social modernity. The changes in policy and the wholesale support of the transfer of tenure from public to private constitute a total policy where it appears as if there is no tenable tenure

alternative. The effect is symbolic and ideological. Rather than considering housing as a process that facilitates human dwelling, it is perceived as a physical aggregate of commodified dwelling structures. The primary affect of the ideology is the commodification of housing whereby its significance is determined by its economic value and its currency within a market.

*“Modern Conservative ideology, which whilst not founding commodification, has created the intellectual legitimisation enabling a shift in the balance between tenures and the attribution of new meanings to them... Housing now has meaning as the desire for ownership of property” (King1996:62-64).*

Previous ideology, which commodified housing, had existed before 1979. Critically, however, the production and consumption of housing was increasingly monetised (Rose 1989). Tradability in terms of owner-occupation became the dominant theme of discourse and thinking.

King argues that the reasons why private property is of such significance for Modern Conservatism are twofold. Firstly, The Modern Conservative assumption is that engagement with housing as property allows for the re-moralisation of individuals by enhancing their self-reliance. Secondly, participation in a market allows individuals to exercise individual freedom. Property is thus said to promote responsible and independent action. The Conservative governments of the 1980s and 1990s have played a critical role in extending these principles to broader aspects of political rhetoric and social policy. The Modern Conservative principle of the ‘property owning democracy’, is that membership of society is defined in terms of access to private goods. Citizenship defined in terms of private property links individual citizens to the collective through the actions of the individuals themselves, rather than through the state acting on behalf of the collective.

*“A central goal has been to discredit the social democratic concept of universal citizenship rights, guaranteed and enforced through public agencies and to replace*

*it with a concept of citizenship rights achieved through property ownership and participation in markets.” (Gamble 1988:16).*

Arguably, therefore, homeownership became a political and ideological lynchpin in the organisation of political and civil society. By heightening the significance of housing as a private good and expanding owner occupation individuals are increasingly pulled in to privatisation and commitment to private property relations due to their stake in the market based system.

The 1980s are a crucial period in understanding contemporary homeownership. It became simpler in the early 1980s for individuals across classes to put together a small deposit to buy a privately owned property as a range of institutional practices and state sponsored subsidies were available. Policy and finance structures were put in place with financial deregulation and a greater role for building societies. Another characteristic in the UK was the nature of the stock. The substantial quantity of formerly rented units and terraced housing stock made entry into the market at the lower end and transfers easy. Consequently house prices boomed, and the period of easily affordable and accessible privately owned and occupied housing was short lived. Essentially, though, in principle, mass owner-occupation had been established as the British norm and housing was considered in clearer terms of property and the market as the Modern Conservatives had hoped to define.

### **A New Age of Homeownership**

The late 1980s saw an unprecedented recession in this sector and an erratic market tainted perceptions of homeownership. The number of property transactions fell from a peak in England and Wales of 2.1 million in 1988 to 1.6 million in 1989, 1.4 million in 1990, 1.3 million in 1991 and 1.1 million in 1992. For the next 4 years transactions remained below 1.3 million (Wilcox 1997). Similarly, the emergence of negative equity particularly altered perceptions of investment, especially in the regions and parts of the market affected most by the boom. Boleat (1994) went as far

as to suggest that the principle of homeownership as an investment had been derailed, and that housing was becoming more significant as a consumer good.

Nevertheless, this didn't erode public and private commitment to this form of tenure. Between 1998 and 2002, the housing market saw a revival with average house prices increasing more than 15% a year across most of England. Indeed, it appeared that the associated advantages and qualities were being reshaped which perhaps demonstrates greater awareness of risk associated with homeownership. The government began withdrawing safety nets such as income support for mortgage interest and tax relief on mortgages. However, the risk of the market has not dampened the commitment to it as a form of investment. Gurney's research (1999) demonstrates that homeowners still heavily account for their ownership in terms of economic investment, and the wastefulness and insecurity of alternative forms of tenure. King (1996) observes that many people may invest in housing as a way of escaping the market. By purchasing a home the risk is, in a way, negated as rises and falls in values are only of concern when one is trying to enter, leave or transfer in the housing market.

With changing labour markets and the insecurity of the housing market, the 1990s redefined the considerations and strategies of owner-occupation. The Labour government has in some respects reconsidered commitment to mass homeownership, but essentially supports the existing assumptions about the superiority of this tenure. Increasingly, the sustainability of the housing market is coming into question, but the responses by policy makers do not address the misconceptions about ontological security and financial advantages. Indeed, rental tenants in most societies are capable of living secure and contented lives without owning their own home, and in societies like Germany and Sweden, economic advantages are spread more evenly across tenures. Similarly, the advantages of lifetime commitment to a mortgage debt on a property in an unstable housing market are also questionable. Essentially though, homeownership in Anglo-Saxon societies eroded and undermined other forms of tenure. Rental alternatives no longer seem viable in policy. Homeownership has been



discursively endowed and embedded with certain qualities which other tenure forms are seen as incapable of providing. People in public and private renting are considered inferior to homeowners as members of communities and citizens and, as such, the development and support of these tenures is resisted.

### **The Implications of Homeownership**

Having established the development of the commitment of the state and society to homeownership, it is useful to consider its broader impact, specifically the economic and political implications. The literature suggests that the role of the state as a fundamental guarantor of private property rights has been to establish a system of inequality between those who have access to private property and those who rent. Indeed, homeownership has generated economic and cultural privileges, disadvantages and inequalities. Yet, contradictions appear concerning the political effects and understanding of tenure and homeownership.

Economically, the impact of homeownership has been substantial. Homeownership now constitutes the most economically supported and subsidised means of individual investment. It has proven in recent years, in many cases, to be the surest road to capital accumulation for a broad class of citizens. Badcock (1989) argues that the economic inequalities structured through housing tenure are sufficient to reshape economic inequalities originating in the job market. However, the distribution of economic advantage is uneven. Essentially, in the analysis of occupation, household income, tenure and capital gains it appears that those in managerial and professional occupations make the largest gains. As such, Thorns suggests this would seem to indicate that gains from the job and housing markets are in fact quite closely related and to some extent mutually reinforcing. It further shows that owner-occupation has brought greater financial benefits to middle class homeowners than it has to working class homeowners (1981:213). Economic inequalities of housing tenure appear to simply enhance those created through the job market (King 1987). It is not necessary here to consider whether housing classes are more significant than social classes. It is

enough to emphasise that housing tenure has become a critical element in economic differentiation within society.

Kemeny (1981,1986) also considers the material effects of the redistribution of the expense of housing have, in owner-occupation, by falling heaviest on the young and lightest on the old. Firstly, it helps to give substance to the commitment of young people to the system by placing them in a form of tenure in which they must both save hard to achieve the initial deposit and keep up re-payments on the mortgage. The incentive provided by owner-occupation and the sense of responsibility it engenders is not just moral but material, and Kemeny argues that legislators are clearly aware of this. Secondly, Kemeny argues that homeownership acts as a source of self-help for old age, which alleviates the category of poverty that the government might have to deal with directly. Indeed the Commission of Inquiry into Poverty (1975:24) showed that incidences of poverty among the aged is much greater among renters than owners. As well as reducing poverty amongst this age group, property acts as a resource the individual can exchange for cash for services and possibly even care. In the UK the capital accumulated over a lifetime may be considerably exhausted before an individual is eligible for welfare support towards residence in care homes. Clearly, the system of homeownership serves the undermining of collective provision and both the aged and the young are bound to new considerations, perceptions and strategies on the basis of the prevailing form of residency.

The political consequences of the domination of owner-occupation are also substantial, although the empirical data inconclusive as the relationship between tenure and political activism and attitudes is complex. At the beginning of this chapter we observed the emergence of owner-occupation in the UK in the context of political motivations to resist civil unrest and as a bulwark to bolshevism as well as the relationship between homeownership and political stability and conservatism. We also considered the political motivations in the post war era to undermine welfarism and collectivism through homeownership as a propagator of privatism and

individualism. Nevertheless, this is a generalised structural analysis and makes inferences about social developments based upon policy developments and political rhetoric. Empirical data demonstrates rationalisations that are more complicated and unpredictable social responses by homeowners.

Research has focused on how housing tenure produces certain types of voter or generates particular allegiance to one party or another (See Dunleavy 1979, McAllister 1984). Saunders suggests that owner-occupiers acting to defend their property values etc, not only constitute a highly articulate and effective political group, but also achieve their successes at the expense of both business and working class interests (1979:206). However, research generally fails to ask how, or what is it about housing tenure that causes such identities and voting patterns. Empirically, relationships have been difficult to demonstrate clearly due to parallel patterns of occupation, class and tenure (Williams 1989). It is important to stress that the literature is inconsistent on the issue of whether homeownership is causal in political action, identity and perception. Tenure may be a vehicle for establishing one's political or social identity, but for many tenure status is not the way they choose to measure themselves and their housing situation is a low priority in their lives (Bounds 1989:16).

Agnew (1981) however, attempts to accurately distinguish differing aspects of homeownership and causally link them with political activism. He thus develops an approach to the understanding of housing tenure to see how social being and identity are related, and to demonstrate the role of homeownership in the relationship between them (1981:60). He concludes that the interests associated with homeownership, such as personal autonomy (political interests), the realisation of social esteem (cultural interests) and the maintenance/enhancement of exchange value (economic interests) are sufficient to require 'community consciousness' on the part of the homeowner. The result is greater community activism on the part of the homeowner compared to the renter. Although this approach gives some appreciation to the potential homeowner identification may have, it tells us little

about the processes or meanings involved.

Pratt (1986, 1987<sup>iii</sup>) argues that amongst white-collar workers, homeowners have different attitudes than renters but this is not true amongst blue-collar workers. She asserts that blue-collar worker ties to production-based organisations like trade unions draws their attention to production-based issues rather than consumption based issues such as housing. The process is clearly more complex than the conceptual association of homeownership with political conservatism. Self-definition, meaning, and social identity are critical concepts in understanding the political impact of housing tenure (Pratt 1986:378). The rise of homeownership in the UK is almost directly paralleled by the decline of production-based collectivism, trade unionism and primary industry based communities. Arguably, homeownership increased as union support declined suggesting that 'meanings' and 'identities' were transformed. Empirical data on homeowner activism (see Cox and McCarthy 1982, De Leon 1992, Winter 1994) is generally inconclusive which supports the assertions made about the non-determinate nature of homeownership interests. It is therefore necessary to explore the relationships between meanings and tenure and between homeowners and their homes directly.

## **Section Two: Homeownership, Hegemony and Discourse**

### **The Experience of Homeownership**

Our consideration of the impact and normalisation of homeownership in Britain and Anglo-Saxon culture now turns to the meaningful and discursive level which considers the interaction between the experience of tenure, its interpretation and discursive construction by social actors and the socio-political and ideological implications. In earlier chapters, we assessed Kemeny's (1992) assertion that there are an accompanying set of values which surround homeownership which are prevailing characteristics of the ideologies of societies dominated by this form of tenure. The assumption is that the values and meanings surrounding homeownership, through the proliferation and normalisation of owner-occupation, have become homogenised across society thus constituting a specific hegemony. Specifically a privatistic hegemony supports specific capitalist systems of legitimation, social relations, production and consumption. Nevertheless, there is a considerable gap in the explanation of the nature of these meanings and experiences of homeownership and how they come to support a unified hegemony. As such, it is necessary to explore the relationship between tenure and meaning in the specific homeowner social contexts we have identified in the West.

Our analysis in this section draws upon a range of theoretical and empirical sources in order to identify the values associated with homeownership and their relationship to the assumptions about their hegemonic support of a privatistic and conservative status quo. It is useful to differentiate between the ideas and values that have been associated with homeownership, or 'homeowner ideologies', and the assumptions concerning the relationship between these ideologies and society, or 'homeownership ideology'. We shall begin by identifying the themes, meanings and discourses that have been traditionally associated with the home and homeownership in Anglo-Saxon societies. Secondly, we shall consider the understanding of these meanings and discourses in relation to a broader understanding of hegemony and

homeownership ideology. Thirdly, we shall try to identify a framework of understanding of the meanings of homeownership in society, by which we can begin to consider more diverse forms and socio-cultural traditions of owner-occupation. Ultimately, we are beginning to explore the meanings attached to tenure and considering the impact of the homogeneity and heterogeneity of values associated with homeownership. This analysis forms the foundation for understanding and contrasting the discourses of Japanese homeowners in chapter six. This returns us to the principle of challenging the theoretical assumptions about the meanings and subjective experiences and perceptions of tenure, as well as the level of diversity of owner-occupier society and the roles homeownership and ideology play.

### **The Meaning of Homeownership**

There has been a split in the conceptualisation on the meaning of home between psychological/phenomenological approaches and sociological approaches. Després (1991) acknowledges that the former approaches had tended to neglect the social dimensions of home, however they are a useful starting point in understanding the impact of housing and tenure systems at an individual and discursive level. Indeed, for Bachelard (1994) the house represents a metaphorical embodiment of memory and thus identity, and is therefore the 'veritable principle of psychological integration'. For Després there tends to be a set of core categories of meaning associated with the home.

*"All types of study have revealed the same recurrent meanings of home as the center of family life; a place of retreat; safety and relaxation; freedom and independence; self expression and social status; a place of privacy, continuity and permanence; a financial asset, and a support for work and leisure activities."*  
(1991: 227-228)

What is important for Putnam (1990) though, is that the home is not just providing a context for these sentiments, it embodies them in a physical structure. Although the

meanings of home are not intrinsically or exclusively bound to owner-occupied tenure, we have suggested in section one that they have been appropriated in the British context by political discourses to homeownership. Moreover, Saunders' (1990) position largely asserts that the ontological meanings of home are mediated more effectively or naturally in this type of tenure.

Nevertheless, we have also undermined the position that homeownership has a natural origin or is an intrinsically superior type of home. Indeed, we have asserted that this is a discursive and ideological construction. Gurney (1999a) identifies how homeowners in the UK consistently employ the concept of 'home' to differentiate between the dwellings of householders in owner-occupation and those in rented accommodation, which illustrates more about the normalizing effect of the discourse of ownership and home than an actual convergence of the two. We can in fact trace the understanding and convolution of home and homeownership to a particular pattern of housing culture in Anglo-Saxon society. An evaluation of this illustrates a number of core meanings or values associated with this tenure that are central to the Anglo-Saxon understanding of the meanings of homeownership. We can also identify these discursive currents in contemporary research on the perceptions and discourse of homeowners in Western societies. The concepts of privatism, status, economic advantage, control and autonomy can all be tied into a common discursive logic concerning the origin and nature of homeowner societies. Although there are other meanings, it is perhaps useful to evaluate these particular concepts in more depth as a means to provide a framework of comparison with alternative meanings and housing traditions in Japan as well as a means of tying them in more closely to hegemony.

### ***Privatism***

The understanding of privatism in Britain emphasizes growth of individualism and retreat from collective participation to the private sphere of the home. It is argued that the separation of home and work that accompanied industrialization promoted privatized living and, consequently, the demarcation of privatized use space from

public space within the house (Daunton 1983, Davidoff and Hall 1987, Williams 1987), with the desire for privacy gradually becoming a status symbol. For Chaney (1993) privatism was part of the modern rationalisation of space and he identifies the concern for reformers, in the process of urbanization in the 19<sup>th</sup> century, with the lack of physical boundaries. Distinct physical spaces were not reserved for certain activities and heterogeneous mixing was seen as destabilizing and cause for disorder. 19<sup>th</sup> century reforms sought to distinguish social spaces, for example the home as the terrain of the single family, and work, recreation and care of the sick as activities belonging elsewhere. The physical idea of privacy of the 19<sup>th</sup> century bourgeois middleclass home, which is perhaps the cultural origin of privatist demarcation, is grounded in the system of room divisions, walls, gates and hedges (Davidoff and Hall 1987). The struggle to establish a clear division between the external world of work and community, and the internal, private space of the family was crucial for 19<sup>th</sup> century middle class families in attempting to establish their respectability, and as such the link between domestic privacy and respectability is of key importance in the ideological development of privatism.

Nevertheless, as we have already argued, the connection between and expansion of homeownership and privatism did not really take hold comprehensively until later in the 20<sup>th</sup> century. With growing rates of homeownership, increasing affluence and less working hours in the 1950s and 1960s, individuals started taking more interest in domestic sphere, and values and activities associated with the house, garden and family promoted a more 'home-centred' spirit. Owning a single-family house became a conspicuous form of affluence for those on middle-incomes with middleclass aspirations (Goldthorpe et al 1969).

Theoretically this movement has been linked to the 'privatization thesis' where the withdrawal from public life into the home was driven by a sense of powerlessness in the spheres of work, politics and public life. In the case of homeowners, the issue was whether or not people had retreated to a sphere of autonomy and control that would restore to them a sense of identity, attachment and belonging (Franklin 1989). From



this understanding homeownership developed a political salience in understanding the currents and processes of late capitalist modernity. While our analysis is wary of arguments that assert a golden era of pre-modern collectivism, to which modern privatism is contrasted, the concept of privatism is compelling, and a common theme in understanding the qualities attached to homeownership in Britain, both socially and ontologically (Saunders 1990). The owner-occupied home specifically, as a private space that draws a boundary between a personal individual and immediate family, and the external world has become increasingly important to individual self-fulfillment (Chapman 1999). It is also considered a key quality in the maintenance of British social hegemony and stability (Abercrombie et al 1980).

### ***Social Status***

Homeownership has been considered central in Britain in creating inequalities based upon the advantages owner-occupiers have in gaining ideal advantages where the physical structure of the dwelling becomes a frame or a container of the trappings of status.

*"A house is one bearer of status in any society - it most certainly is in a country where a semi-detached suburban house with a garden has become the signal mark of the middle classes"* (Young and Wilmot 1957: 155).

In Canada Seeley (1956) found that home played a central role in confirming status and helping in upward mobility, however the salience of homeownership as a signifier of status across classes is difficult to clarify. For Young and Wilmot (1957) the working classes did not think of their homes primarily as status symbols. Since the 1960s, research has increasingly suggested that the working classes have become more like the middle classes in seeing their homes as symbols of acquired status (Rubin 1976, Thorns 1976, Holme 1985). In the last decades of the 20<sup>th</sup> century the evidence suggests decreasing variation across classes although we should be wary of ignoring subtle class, ethnic and gender differences. Essentially, for Rosow (1948) there are cultural variations in meanings across classes where there is differentiated

access to other forms of status and 'living activities'. Adams emphasises that in the U.S. where an established class structure is visibly lacking, other markers are introduced to maintain social order and to communicate its meanings (1984:520).

Jager has suggested more recently that the privately owned home has become an important stage for promoting fashion and new urban lifestyles. The elaboration of consumption techniques is increasingly centred in the private residential and cultural domains, rather than the public or occupational spheres (1986:86). In British society homeownership has in recent decades come to signify consumer identity and personal autonomy, where we consider homeownership as a key marker of status. Winter (1994) found homeowner discourses<sup>iv</sup> expressed these meanings in relation to homeowners as the ones who have 'made it'. They have climbed the ladder of social expectation and bought their 'quarter-acre block'. By the same process renters are heavily stigmatised. He thus argues that this status or stigmatisation is a lived experience rather than just an end point of inequality or social distinction, the packaging of this social distinction being 'lifestyle' (ibid:121).

### ***Economic Advantages***

For both King and Rose (op cit) the most salient aspect of the recent re-signification of privately owned housing is its significance as property in a market and its monetisation. In Winter's interviews meaningful associations between owning property and specific economic advantages were fundamental to discussions on homeownership. Meanings such as 'making money via sweat equity', 'saving money via forced savings' and the 'devaluation of mortgage payments by inflation' dominate the discourses of owner-occupiers. Homeowners strongly attributed *financial security* to ownership and predominantly perceived the home in terms of *investment*. This financial security, was interpreted as security for later life, and was also seen to extend beyond their owners own lives to their children's. Financial security was understood to directly flow from the fact of rising property values. Significantly most owners used the term asset or investment to describe their home. This indicates that owners view their tenure form as a rational economic choice with

a likelihood of realising monetary gains. Also, the possibility for financial gain was bound tightly to homeownership within the specific context of building wealth rather than income.

Saunders study (1990)<sup>v</sup> found that British homeowners were seriously concerned with profit. 29% of owners bought in order to 'get something in return' for what they were paying out, 20% made explicit reference to homeownership as an investment, 15% said it provided something for their money, 38% went further and said homeownership gave them an appreciating asset, 34% replied unequivocally that they had made money by owning a house while only 11% thought they had not (1990:198). Another British study found that 43% of newly married couples saw the major benefits of owner-occupation as financial with 24% mentioning asset value or investment potential (Madge and Brown 1981).

Richards' study<sup>vi</sup> emphasises *security* in explaining the economic meanings attached to homeownership. There are three aspects of security in this analysis. Firstly, the economic advantages of ownership are often couched in terms of the economic disadvantages and lack of control of renting. Secondly, 'security for the future' concerned 'family futures'. Ownership was the basis of unity and stability and related to meanings of settling down, foundation and permanence. Thirdly, 'building up' in both familial and financial terms was an important aspect of the security of the home. Views about the development of family life were intertwined with financial concerns such as mortgages.

*"There was much agreement about these maps of paths into family life as about the maps of the social areas in the estate. Getting a house was like throwing a six at the start of a game"* (1990:122).

The meaning 'security' also hides many other minor meanings. This can relate to the notion of haven - privacy, exclusion, relaxation, and self-expression. Again this is more absent in other forms of tenure. Homeowners may also express security in

terms of permanency essential to family life.

### ***Control and Autonomy***

Control is crucial within the nexus of meanings contemporary homeowners attach to their residency. One interpretation of control, identified in Winters' sample (op cit), was the ability to carry out physical changes to the house and garden. Control gained from ownership also included control over other people who may want to enter your property. Most significantly, for both owners and renters control was simply synonymous with homeownership. In Richards' group control had two meanings, a positive one epitomised by the key phrase 'you can make it yours', and a negative one captured in the phrase 'no one can put you out'. There was also a connection with control and the connotation of 'home as haven'. Statements in this case concerned the peaceful aspects of privacy. Rather they evoke privacy to be yourself and privacy from others. They offer themes about adulthood, independence, control and individuality (1990:125).

Control is often connected to feelings of autonomy, and homeowners in Britain have talked about the sense of independence and autonomy which ownership confers - the freedom from control and surveillance by a landlord and the ability to personalise the property according to ones tastes (Saunders 1990:84). Saunders found autonomy, security and control to be highly salient in the reasons given for a first house purchase. The 'desire to own', 'security', 'autonomy' and 'independence' were ranked highly by homeowners, as were the advantages of 'you can do what you like' and the 'security of tenure' (1990:85,87). For Madge and Brown (1981) 17% of newly married couples saw homeownership in terms of values such as independence, freedom of action, privacy and choice (1981:84). In 1977 the NEDO national study found 23% identified a desire for independence as the main reason for owning and 22% the freedom to decorate, 17% a feeling of security. Similarly, in Glasgow homeowners favoured homeownership for reasons of 'choice, mobility, freedom and autonomy' (Madigan1988:38).

In the USA, there is a similar pattern of meanings, and the value of control can be linked more clearly to the principles of freedom, autonomy and individuality. For Rakoff (1977), the house, and particularly the owner occupied house, is a powerful symbol of order, continuity, physical safety, and a sense of place and physical belonging. Renters in his study concurred on the significance of autonomy, security, control and status as expressed through owner-occupied houses. This centrality of ownership was usually expressed in terms of freedom (ibid:94). Going back to the 1930s, Rosow (op cit) uncovered a strong association between owning and designations of the house as a source of personal autonomy that emphasised 'the feeling of ownership and independence' and the potential to 'fix it up to suit self'.

### ***Homogeneity and Heterogeneity in Meanings of Home***

So far we have focused on common discourses about the home, however, this homogenous focus belies a more diverse pattern of meaning and discourse between owners. For example, evidence has suggested that while men are more likely to see home in terms of status and achievement, women perceive home as an emotional refuge, haven or source of protection (Seeley et al 1956, Rainwater 1966). Also it has been shown that women care more about the home and derive more satisfaction from it (Mason 1989). The ideology of separate spheres identifying women with the home (homeliness) and the men with the world (worldliness) is argued to originate in a tradition of domesticity dating back to the 19<sup>th</sup> century (Elshtain 1981, Siltanen and Stanworth 1984, Coontz 1988). For Rapoport (1981) there is a cross-cultural dimension to this difference with women being more intimately linked to the dwelling in terms of their self-identity.

In Richards' sample (1990), security was a central difference, and while men focused on the financial security it gave them, women focused on security in terms of more general stability. For women and men security referred to necessary steps on the ladder to family life, but these steps were constructed differently. For men it was more likely to mean 'getting established', 'starting out', 'setting up' as an independent marital unit. For women it was usually a necessary condition for having

children (1990:131). Women seemed to imagine longer paths through life stages and considered families with needs rather than autonomous couples. Homeownership as a step in life pre-empted the step toward having children. The security of not renting was about stability and space for bringing up children. Richard's key assertion is that homeownership may affect women differently than men.

*"The dichotomy of private and public life has new shapes here, different for women and men. Privacy means autonomy and togetherness and it involves work for women, not only as administrators for homes and managers of family status, but also in jobs fitted into the corners of proper paths through family stages"* (1990:139).

Life cycle, class, location and length of residence are also factors in the consideration of variation in the meanings attached to homeownership. Deverson and Lindsay (1975) found contrasting attitudes towards the house as an investment between younger, lower middle class, heavily mortgaged interviewees living in the 'newer' suburban areas and the older, upper middle class ones living in older areas. Dupuis and Thorns (1998) found older homeowners in New Zealand with memories of the depression emphasised the significance of the economic security of ownership, thus illustrating the significance of socio-historic context and experience in the subjective and meaningful aspects of residency. Cox in the US suggests, with length of residence the memory of the investor role fades and the house as a provider of use values rather than as a repository of exchange values becomes more salient (1982:121). The heterogeneity of meanings between groups thus implies some necessary caution when generalising about Anglo-Saxon homeownership culture.

### **Hegemony and Normalisation**

Although we have drawn some connections between the meanings associated with tenure, the relationship between meanings, discourse and ideology is still not transparent. Winter (1994) has focused on the relationship between the preference

for homeownership with individual agency and social action. He considers the meanings he has identified concerning homeownership are causally adequate to account for social action, and there are some significant points in relation to understanding subjective agency and the socio-ideological impact of homeownership. Firstly, the impact of tenure is not limited to the private sphere. Housing tenure affects social relations at the level of the home, community and work. Secondly, the separation of consumption and production and the separation of the housing from the job market is not necessarily a useful or necessary conceptual separation. Tenure relations are considered increasingly important in terms of economic security and identity, but can only be understood in terms of other relations. Inevitably, the subjective orientation around a complex home-employment nexus is argued to be a substantial centre of meaning and identity and constitutes a basis for understanding social action and thus the significance of the social role of housing.

While there is something resonant in this interpretation of the significance of the meanings of homeownership, the relationship between meaning and action is problematic, as this approach still binds meaning and action very closely in terms of a rational framework. It provides an opportunity to depart from the oversimplified assumption that homeownership is automatically conservative as it asserts the potential for individuals to act against the state and authority where it challenges individual and household interests in relation to the security of their privately owned home. However, it does not conceptualise and account for the discursively constructive and irreducible nature of ideology and discourse.

The understanding of the relationship between subjective assertions of individual homeowners and ideology and hegemony still requires development. There is a resistance by Richards (1990) to overemphasise homeownership as an ideology in itself as the reasons subjects gave in her research for owning were often quite muddled. Nevertheless, ownership was often so ingrained that it appeared odd to question it. It is problematic to assume that anyone has one coherent reason for

wanting to own a home. The relationship between the responses subjects give and evaluating its ideological or normative significance is complex. Rakoff (1977) in unstructured interviews identified investment as an obvious meaning, but behind this came a tangle of inconsistent answers concerning family life, social status, security and control. He argued that the house is a dominant symbol of a variety of problematic and conflicting life experiences - personal success and family happiness, mobility and permanence, privacy and social involvement, personal control and escape (1977:86).

While coded category studies, which attempt to quantify the meanings of home, have consistently demonstrated the predominance of two main themes: it is natural to own, and it is necessary for family life (see Perin 1977, Agnew 1981). Richards' and Rakoff's research demonstrate the ambiguity of meanings and illustrates the difficulty in asserting ideological constructions based on the categorical responses of subjects. Gurney (1999a) is very critical of approaches that essentialise the relationship between discursive positions and the actions of individuals. Alternatively he focuses on the salience of the discursive construction of subjective accounts of housing experience in understanding what ideological impact homeownership may have. Like Richards, Gurney problematises the process of 'capturing ideology', and argues that the traditional way data has been collected, which categorises responses, doesn't permit an assessment of homeownership ideology amongst the people who respond to such surveys.

*"There is clearly a big difference between reporting or reflecting upon tenure preference data and understanding the processes by which these preferences are constructed and articulated"* (1999:1708).

What is significant ideologically about the perceptions expressed by residents and the theoretical analysis of attitudes to homeownership in the Anglo-Saxon societies we have considered is the homogenisation of meanings and positions above a contradictory layer of division and diversity. There appears to be a normalising



commitment to the ideology in itself. Richards found homogeneity of aspirations towards homeownership as an ideal form of both tenure and lifestyle. Also between groups of unequal status and life chances was an acceptance and tolerance of those in the same dream. Arguably, this reveals the power of common goals of home and family to unify or to veil disunity. The purchase of the house was the overwhelming preoccupation and justification for decisions and the common link felt with other residents (1990:115). Only 20% of those interviewed had ever considered not owning and in most cases this was only as a temporary or expedient measure. When asked about their reasons for moving to the estate where they lived 94% rated owning your own home as important or very important. Normally people expected that non-owners were all potential owners. Renters were in fact highly suspect. They were uncommon, always transient and usually perceived as different.

A central problem emerging in assessing the ideological constitution or significance of values attached to homeownership is how to understand the construction of homeownership in specific societies and locate them within a coherent system of ideas or hegemony. Essentially, there are few meanings about home that are not tangled up in family life. Arguably, the desire to own is only universal to the extent that the normative organisation of family and social progression is attached to it. Similarly, the meanings associated with the home vary individually over time and between contexts. As Saunders suggests, in the daily round of living in a house, as opposed to the special occasion of moving into or out of it, it is the 'use value' rather than the 'exchange value', which is likely to be of greatest concern (1990:88).

Richards' argument is that home and family are bound together ideologically as the 'proper paths' to life and constitute a normalising ideal of the private world. There is a hegemonic commitment to a normative form of residency incorporating marriage and children on one side, and progression towards an ideal form of tenure, dwelling and residential community on the other. Richards' attempts to contextualise the meanings residents expressed concerning the home, the family and 'proper paths' in relation to the issue of an integrated ideological realm. For example, in terms of the

family, the home is still a pathway to autonomy. Independence is a recurring aspect of owner-occupation and in many cases, it was seen as part of the key transition into adulthood. The particular sort of private world within the house described by subjects was one where adults were free to make families in self-sufficiency. Families were 'built up' and autonomy is linked with togetherness.

*"Almost all accounts are about family, the dominating theme about proper paths to worlds within which people have control. Those threads interweave so tightly that it is grammatically impossible to pull them out: family is in the same sentence, the same phrase, as investment, control, security" (1990:128).*

Perin (1977) has also shown that in the USA urban managers view homeownership as a mechanism for placing people on the proper 'ladder of life'.

*"The family and good citizenship that homeownership is believed to instil are equally idealised and, thereby equated. A sacred quality endows both the family and its "home", sacred in the sense of being set apart from the mundane and having a distinctive aura" (ibid:47).*

'Normalisation' is a core concept if we are to link housing discourses to broader ideologies or Anglo-Saxon homeownership hegemony, and Gurney (1999b) addresses the process more centrally in the analysis of housing and social relations. While he is critical of the approach that perceives owner-occupation as simply a conservative ideology, he does argue that tenure, and in particular the complex situation constituted by the forces and tactics which socially construct homeownership as a majority housing tenure, is imbued with power that normalises individuals and subjugates them to coercive practices. The power of tenure practices and discourses lies in their construction as natural and their coercive content and influence remain unseen. Homeowners themselves become both the subject and object of this disciplinary power.

Gurney's work (1999a, 1999b)<sup>vii</sup> integrates an analysis of discursive practices with empirical evidence from the discourse of homeowners, emphasising the power of normalising discourse, and how it has become embedded in the discourses and social practices surrounding owner-occupied tenure. His research highlights three elements to this discourse. Each of these elements contributes to a system of knowledge and a code of cultural practices that constitute the play of power that subjugates and 'disciplines' individuals. Thus, the normalising effect of the language of homeownership is crucial in understanding the socio-ideological role of tenure in contemporary Britain.

The first of these elements is 'homelessness', by which Gurney means that the concept of 'home' has been exclusively appropriated by homeowners. Home is a central and evocative concept in the discursive production of housing and housing relations. Gurney's respondents (1999b:172) consistently employed 'home' to differentiate between the dwellings of householders in owner-occupation and those in rented accommodation. The disciplinary power of this discourse enables normalising judgments to be made about homeowners and tenants. This judgment underpins expectations of housing and the householder. It creates homelessness for those outside the 'external frontier of the abnormal' (Foucault 1977:183). Government documentation dealing with housing also reflects this normalising judgment about homes and homeowners, and homelessness and rental tenants. Gurney's analysis reveals both explicit and implicit judgments through the discursive construction of tenure and residency which asserts that 'home' exists in a much more meaningful way for those in homeownership. Essentially, the basis of this discourse is that owners are normal and live in homes; renters aren't and live in houses and flats.

The concept of ownership is one that we have consistently highlighted as central in undermining renting as an adequate or rewarding form of tenure at an ideological level. The tenure analogies identified by Gurney (1999a) provide a means to understand this process at the most vernacular level. For Gurney's subjects

owner-occupation was like, 'owning a book rather than borrowing it', 'buying a car rather than hiring it' and 'buying a television rather than renting it'. These three analogies highlight the common-sense responsibilities of stewardship and husbandry which have accompanied the post-war growth of homeownership in the UK (ibid:1714). Increasingly a common vocabulary concerning tenure is appearing which can be socially and ideologically tied to the contemporary British version of the phenomenon of owner-occupation. Willmott and Young recognised this in 1971.

*"The new husbandman of England is back in a new form, as horticulturist rather than agriculturist, as a builder rather than cattleman, as improver, not of a strip of arable land but the semi-detached family estate at 33 Ellesmere Road. " (1971:33)*

The second normalising discourse refers to a set of specific values which associate pride, self esteem, responsibility and citizenship with homeownership, or what Gurney defines as 'being good citizens'. The effects of homeownership in polarising groups of individuals based on their tenure, has been consistently highlighted as an aspect of contemporary housing relations and discourse. Public rental tenants have become consistently portrayed as a feckless class who practice an inferior form of citizenship (Gurney 1999a, 1999b, Murie 1998, King 1996). The expectations demonstrated in discourses investigated by Gurney are that homeowners are better parents, better caretakers and good citizens. The suggestion is that as a normalising discourse, homeownership facilitates a judgmental discourse by which those outside of the normal tenure categories are inferior and abnormal. It is possible to consider in Britain, in context of changing discourses and perceptions of public housing, that council housing itself has become a metaphor for a feckless class of people<sup>viii</sup>. In the US, Perin discovered a substantial resistance to renters as a moral type of person, demonstrating a similar disdain towards people who do not aspire to the norm of homeownership.

*"In the South particularly, your just not the best type of person if you're a renter', 'We're in a transition stage in adopting the renter as being the fully-fledged citizen',*

*'not truly indigenous to the neighbourhood', 'not as likely to maintain property', 'could be gone tomorrow' (1977:34).*

Richards (1990:120) has also shown that the 'wasted rent argument' is a key normalising discourse. Expressions like 'dead money' and 'money down the drain' are so common place that their metaphorical status is obscured. Gurney, however, considers the power of these statements as critical in creating a prejudice against a certain type of individual on the grounds of their housing position. Indeed, money has an anthropomorphic quality and the assertion that a tenant, by paying rent, is somehow responsible for its death is a powerful inference.

*"The powerful negative image of bank notes being eliminated or murdered by the tenant is the antithesis of the positive images of 'husbandry' and 'stewardship' associated with homeowners" (1999:1715).*

These kind of contrasting ideas constitute morally laden mirror images of housing tenure, and are powerful in the process of informing tenure preferences. The juxtapositioning of good, prudent worthy owner-occupiers and prodigal, feckless, bad tenants is reminiscent with long established debates about the deserving poor<sup>ix</sup>.

The third element or normalising discourse relates to the construction of private tenure as 'being natural' (1999b:178). De Neufville and Barton (1987) have argued that there is an emotive force that has helped build up homeownership based on moral tales about homeland and the instinctual and human desire to fight for their land. A frequent juxtapositioning of home and heart are embodied in discourses about homeownership and bind tenure with a concept of a natural and instinctual predisposition. Gurney argues the consequence of the association of nature with homeownership is that any rejection of what home variously stands for can be constructed as unnatural (1999b:178). Saunders has attempted to explain the rise of homeownership in simplistic terms of natural human dispositions universal forces. This is applied across societies in the case of Russia, where reforms seem, *"to have*

*been prompted by the recognition that human motivation is ultimately tied to private ownership and possession of material resources” (Saunders 1990:77).*

These normalising discourses are clearly powerful and are critical in understanding the symbolic impact of homeownership. Essentially, instead of considering structurally determined relationships between social institutions and sets of values, and homogenized value systems in the process of hegemony, we can appraise the significance of normalization and discourses themselves. The exercise of the power of tenure discourse is not top down but ubiquitous. Homeowners are neither being duped by the powers that be, or satisfying a deeply seated desire by buying into the housing market. Individuals can be excluded, marginalized and subjugated on the basis of their adherence to the cultural norms established through tenure and housing discourse. It is precisely because homeownership is ‘normal’ and seen as natural that the process of social judgment and social inequality is practiced through tenure. The slow normalisation of homeownership and the transformation of the meaning and pattern of tenure over the last century illustrate the changing processes of power.

We can begin to consider more directly the relationship between the meanings and discourses of homeowner’s and how this constitutes a hegemony that has an impact socially. Dominant critiques have emphasised homeownership as ideologically conservative in that it supports the commitment to private property and, as such, research has focused on housing tenure and political opinions (Dunleavy 1979, McAllister 1984). A central theme on the first half of this chapter was that homeownership has been considered a stabilising force and a means of resistance to collectivist social tendencies by dint of its privatist orientation of individuals, and their self-investment via their home to the principles of private property relations, with tenure as a carrier of conservative values. However, our exploration of the meanings of home by homeowners highlights a particular pattern in housing discourses that substantially complicates the understanding of the social and ideological role of homeownership. Rather than primarily asserting the significance of conservative hegemony with socially conservative values simply reproduced

through the practices of private housing consumption, we have elevated the process of normalisation. Richards (1990) identifies that while there is some disconsensus and confusion concerning the meanings attached to home and tenure, what is significant is the overwhelming commitment to homeownership as a proper path to normal family life. The norms about housing and tenure are bound up with a series of norms and ideologies about citizenship, society, family and life. Indeed these norms are embedded in the owner-occupied house and the image of the 'good' household inside it. Gurney's contribution is the identification of key normalising discourses about tenure, and the analytical explication of the power of normalising discourses in prescribing proper ways to acquire a dwelling and live inside it, which subjugate individuals to the logic of this discourse inside homeownership, and marginalize those outside of it.

These developments in tenure and ideology tell us more about discourse and the specific role homeownership has played in some societies than about the 'nature' of homeownership and the potential diversity in its form and effect. Indeed, Richards proposes that the dream of homeownership and 'proper paths' to life does not necessarily reveal it as natural and universal. The fact that everyone tries to own their own home may merely indicate the absence of alternatives and that an ideology presenting homeownership as 'an innate desire' hides the failure of the capitalist system, and government policy to create viable rental alternatives (1990:102). In many European countries where rental housing is of good quality and more accessible, the family and the private realm can be established in very different housing and tenure to that assumed in Anglo-Saxon societies.

Although Saunders' (1990) reduces the understanding of owner-occupied tenure to a natural human and social basis, it is difficult to apply a universal model of homeownership society. What we are trying to unravel here, in our analysis of the structural and symbolic role of homeownership, are the more universal or particular aspects and effects of tenure. Winter claims that<sup>6</sup> in countries where homeowners constitute 60-70% of households there remains a common set of meanings that

underlie the experience of a particular form of tenure (1994:218). The research in the societies we have examined so far is dominated by a particular Western cultural perspective on the nature of tenure and the role of housing, both symbolically and socially, and this, arguably, exposes more about the commonalities within Anglo-centric discourse under the conditions of a similar capitalist hegemony.

It is necessary to consider more the inconsistencies and points of division between societies at the level of tenure and hegemony. By taking this step, we provide a broader and reflexive approach to understanding. Winter's assertions about the similarities within and between societies, based on a relative level of homeownership, is clearly a constrained and limiting analysis. Mandic and Clapham (1996) identify an underestimation of the cultural impact upon the relationship between housing, social structure and ideology. It is imperative therefore that we begin to consider the significance of diverse social structures and hegemonies in owner-occupation dominated societies. What housing studies and the homeownership debate has lacked is a cross-cultural axis by which to identify or locate, the conceptual and contextual bubble within which homeownership is understood. Recent research by Lee (1999) has also illustrated the lack of salience of Western homeownership models to understanding the structural and cultural nature of Hong Kong as a homeowner society. While Lee (2002) also tries to assert some similarities amongst Confucian societies in terms of their housing and socio-cultural systems, our analysis of Japan will illustrate the diverse nature of homeownership systems and the dynamic relationships between cultural elements, homeownership systems and socio-political, ideological and economic forces.



## **Conclusion**

From the outset of this chapter, the intention has been to identify a set of assumptions about the role and ideological understanding of homeownership in a specific Anglo-Saxon social and cultural context. This has been achieved through a focus on the British housing system at the level of, firstly, social and political development, policy and institutional structure, provision and market, and secondly in terms of meaning, discourse and consumption by households and individuals. Ultimately we have also drawn on examples from other societies to illustrate consistencies and inconsistencies between societies in the organisation of the housing system and in the cultural and meaningful consumption of homes. Our analysis has highlighted a range of understandings and assumptions bound to owner-occupation that have been asserted as ideologically significant. The first assumption is that homeownership has a natural origin, or has an 'organic' base within Anglo-Saxon society. The second assumption is that homeownership is a superior form of tenure, containing a superior type of citizen. At the same time, we have asserted that homeownership does not derive from any traditional origin and has largely been politically engineered, and also ontological and economic advantages are not exclusively tied up with this form of tenure and that other forms of tenure can and do have equal advantages in other societies.

The second part of this chapter addressed the meaningful and ideological impact of homeownership at a more direct and discursive level. Here we attempted to undermine the position that owner-occupation was simply a container of conservative values and a hegemonic force for social stability. Instead we asserted the salience of normalization over the homogenization of values, highlighting the discursive power of 'proper paths' and tenure discourse in subjugating individuals to a coercive system of housing practices, prejudices and expectations.

Our analysis of the development of British housing has identified owner-occupied tenure as a central social, political and ideological force, whilst also illustrating a number of gaps in our understanding of the process. Firstly, is it a psychological and

social constant or mediated discursively and ideologically within a particular social system and within a specific cultural milieu? Secondly, although we have briefly identified a range of factors such as finance systems, policy developments and stock, which we are familiar with within the Western sphere of housing research, how do these elements mediate the process of production, commodification and consumption when constituted differently? Thirdly, in the relationship between political and hegemonic organisation and citizenship, housing is assumed to play a significant role in the account we provided, but what of other socio-political systems? What is needed is a more thorough account for the principle of homeownership and the relationship between owners and their dwellings in context of external systems, meanings and interrelationships, and in different historical and structural contexts and socio-cultural settings. The following chapters address the case of Japan as another divergent case of a homeowner society as a means of addressing directly the gaps identified in the British case.

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<sup>i</sup> The structure of the borrowing system is fundamental to the development of the homeownership system in Britain. However, our concern is to only highlight this feature for the purpose of sketching the origin and political and ideological salience of owner-occupation.

<sup>ii</sup> New Minister for Housing and Local Government.

<sup>iii</sup> Based on a sample of 1,941 urban dwelling Canadians involving 100 interviews with homeowners and renters (Pratt 1986)

<sup>iv</sup> Winter's interviews were carried out with a sample of homeowners from the Melbourne suburbs. The meanings attached to homeownership are interpreted within a framework constituted from economic, political and cultural elements (1994).

<sup>v</sup> Saunders' study involved interviews with samples of homeowners in three large towns, and sought to identify the salience of homeownership to the middle mass of owner-occupiers in England (1990).

<sup>vi</sup> Richards' interviews were carried out with homeowners from the same 'Green View' estate in the Melbourne suburbs and sought to identify the key values of homeownership in Australian ideology (1990)

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<sup>vii</sup> Gurneys interview research is based on a content analysis of government policy documents and white papers as well as interviews with a sample of homeowners drawn from the St George's district in Bristol, UK.

<sup>viii</sup> Gurney (1999a) suggests that the discourse employed about public housing at a variety of levels has constituted council housing as a metaphor for a particular social class of scroungers located within a mythical realm of 'the estate'. Arguably, council tenants represent an out-group who serve as actors in moral tales and in moral panics.

<sup>ix</sup> Gurney suggests that housing tenure itself is being used to mobilise cultural stereotypes and to marginalize groups of people, and links the process to techniques used in the construction of racial prejudice (see Billig 1988).

## **Chapter Five**

### **Function and Dysfunction in the Japanese Housing System**

#### **Introduction**

The focus of this chapter is to assess the development of the Japanese housing 'system' in relation to the evolving role of homeownership. Japan has consistently demonstrated high levels of owner-occupation since the 1950s (around 60%), and the policies that have provided the basis for this tenure pattern have ostensibly been based on the Western assumptions about the social benefits of homeownership, grounded in the re-orientation of Japanese policy following World War Two. Yet, in historical terms, Japan has politically, economically and culturally supported homeownership in different ways to that which we have assumed in considering Anglo-Saxon societies in previous chapters. Systems of financing, production and policy as well as residential and household patterns reflect Japan's particular social character. We shall consider the particular character of the Japanese housing system as the specific context within which housing experiences are contained, understood and practiced.

The first part of our evaluation focuses on Japanese housing since World War Two, which marks a watershed in Japanese governance and policy, and signifies the emergence of a new form of Japanese governance with owner-occupation as a preferred tenure (Hayakawa 1990, Izuhara 2000, Yamada 1999). The housing and land market were central in the rise of the bubble economy<sup>i</sup> and the housing market remains a critical element of the post bubble economy<sup>ii</sup>, and is a means by which the recession is directly experienced at the household level. The built environment of Japanese housing will also be evaluated in order to understand the unique aspects of residential property and the housing consumption process. In part two our analysis will focus on key policy and institutional factors that have been central in the development of the Japanese housing system. The evolution of homeownership in this case follows different patterns to those identified in Britain. Following the establishment of the specific policy context the analysis will address the broader governance and welfare policy approach (Jones 1993 Goodman and Peng 1996, Izuhara 2000), as well as the other significant social institutions that support the housing system. In the context of

Japanese housing and welfare, the family and company are institutions fundamental to understanding the role of housing between household and state.

Finally, part three will address the reorientation and reorganisation of the tenure and residential system at the beginning of the 21<sup>st</sup> century, which has broad social implications and demonstrates the central role housing and homeownership has had in modern Japan and how this role is being transformed. Whereas homeownership was a critical feature in founding post war hegemony, stability and economic rebuilding, it now represents the dysfunctionality of the system, where institutions and households are becoming increasingly diverse and fragmented. Ultimately, questions will be raised pertaining to the relationship between Japanese social development and the housing system. From the outset our intention has been to challenge the Western assumptions concerning the universal qualities of modern homeownership societies. Whereas this chapter seeks to paint a contextual and structural framework for understanding these issues, the following chapter addresses broader ideological framework. Discourses of homeowners themselves will be integrated in order to provide clarity in assessing and contrasting Japan and Britain as homeowner societies.

## **Section One: Homeownership and Economic Restructuring**

### **The Origin of Japanese Owner-Occupation**

Prior to World War Two Japanese urban housing was dominated by rental tenure and the prevalence of low quality wooden housing stock. Land transaction had been permitted in Japan since 1868, however it was not until the massive urbanisation following World War One that the real commodification of land and private housing purchase became possible (Yamada 1999). Critically, by the 1940s the rental system was under substantial strain and inadequate to meet the residential needs of the rapidly urbanising society (ibid). Even before the bombing of Japanese cities, the Japanese authorities recognised the inadequacy of workers housing. In 1939, a year after the Welfare Ministry was created, a specialist housing agency was formed as an offshoot, and in 1941 a state funded Housing Corporation was also inaugurated in order to directly provide more rental units. Prior to 1945 rental housing accounted for 89.2% of housing in Osaka, 73.3% in Tokyo and 75.9% of housing in the remaining cities (Ministry of Health and Welfare 1941).

In the period after World War Two Japan faced a massive housing shortage as the stock had been diminished by war damage. In Osaka, for example, 59% of housing units were destroyed, in Okayama 78%. The crisis at this time required the government to rethink and reorganise the housing system. Influenced by the occupying American authorities demand for greater democratisation, a new relationship between government and private enterprise developed. The approach of the government was to apply a Keynesian model on one hand and a supply and demand approach on the other in order to recreate Japan as a 'homeowner democracy'. In 1946 the Rent Control Ordinance was introduced, following earlier rent control initiatives (1936, 1940), which resulted in the collapse of the management base of the private rental supply. Furthermore, in 1949 a heavy tax was levelled on private rental owners for one year in order to undermine the system. The purchase of private rental homes by renters and the construction of owner-occupied homes increased. Up until this point there were not the same socio-economic forces at work that had eroded renting in favour of owning in Britain. Nevertheless, the immediate post war years saw a massive

decline in terms of stock and flow in private renting, and because of rent control and the introduction of a comprehensive state home loan system, homeownership took over as the main urban tenure (reaching 60% by 1955). In this sense Japan became 'a nation of home owners' earlier than Britain (Yamada 1999:106).

In response to the shortage and the decline of the private rental system in the UK the public sector had more directly provided social housing in the post war years, although this inevitably only delayed the rise of owner-occupation by the 1970s as the 'preferred tenure'. In Japan, however, it was the private sector that had cooperated with government initiatives in the expansion of housing rather than the public sector (Yamada 1999). Hirayama (2001) and Waswo (2002) also argue that it was families who took it upon themselves in the early post war period to organise and build their own household's accommodation in the absence of welfare support. It is thus in this period that we can see that homeownership as the primary direction for the organisation of housing was established and materially and ideologically grounded. A consensus emerged between state, capital and individual values, which was the basis of policy and practice.

With the considerable growth of homeownership and the private housing market throughout the post war period, housing and real estate have come to play a marked role in Japanese economic affairs and more recent anti-recessionary strategies. The land market and house building industry were fundamental elements of Japan's economic rise. The scale of increase in Japanese property prices during the economic boom years is historically unprecedented. From 1950 –1983 the price of the average house increased 147 fold while average income only increased 25 times. Indeed, the most significant characteristics of the Japanese housing market have been its phenomenal rise and subsequently phenomenal fall. We now examine the embeddedness of housing and land markets in Japan's economic structure, before going on to examine the more specific nature of housing and land consumption, which makes housing an unusual feature in the socio-economic system.

## **The Japanese Housing Market**

The origins of the speculative boom in housing can be traced back to the 1960s. During this decade private banks, who had mostly been lending to larger scale enterprises, started lending for the acquisition of owner-occupied housing. The boom in housing loans and land prices was considerable leading up to the oil crisis in 1973 making property ownership even more attractive. Land prices appreciated at rates much higher than bank loan interest rates until the early 1970s<sup>iii</sup>. Kanemoto implicates the liberalisation of the financial sector as a major cause of this change. Stimulated demand to own property simultaneously raised speculative land prices and land became more difficult to acquire than ever before (Yamada 1991, 1992, Oizumi 1994).

Households acquiring a house mostly utilized a combination of a government loan and a loan from a private bank. State provided loans thus supported the banks financial market and stimulated the investment of family finances into housing. The economic effects of the boom in housing construction were widespread. There was a significant economic ripple effect on the steel, cement and lumber industries, with households purchasing new homes buying new furniture and consumer durables to fill it. The government's policy and use of its own Housing Loan Corporation (HLC) as lever to increase investment had significant multiplier effects. Most significantly, the economic force of the housing sector fuelled the spiral of speculation and increasing prices in the 1960s 1970s and 1980s that led to the formation of an economic bubble.

The Oil crisis marks a watershed in housing policy where more pressure was exerted to encourage people to purchase their own homes with a HLC loan, as a means to stimulate the economy. The proportion of houses constructed privately with HLC loans increased from 63% in 1971 to 79.5% by 1980, and to nearly 90% in the 1990s (Ministry of Construction 1995). In the 1980s, the Nakasone government embarked on a more radical policy change, which saw the mass privatisation of various public concerns. The selling of public lands to private companies and real estate companies had a substantial effect on the spatio-economic landscape and urban land became a central and immediate target for



speculation by big corporations, banks and real estate companies. As well as growing inaffordability, residential displacement was a common characteristic of this era, and by the 1980s it was becoming difficult for ordinary workers to afford their own homes. As such the HLC increased the cap on loans and extended the terms of repayment. The creation of a speculative bubble and a crisis of affordability would reshape the Japanese housing context in the 1980s and lead to more sustained crisis in the 1990s.

*"A cycle was formed in which the improvement of lending conditions encouraged house acquisition, expanded demand for owner-occupied housing boosted housing prices, and when it became difficult to acquire a house, lending conditions were again improved" (Hirayama 2001:87).*

The inflation of land and property prices constitutes the most significant aspect of the experience of homeowners and would-be homeowners and its subsequent collapse is a significant aspect of the contemporary housing situation. In large cities the average price of housing was eight to ten times the average annual income. The number of people taking HLC loans unable to make payments for more than 6 months increased 10.8 times, from 1,382 in 1975 to 14,888 in 1985 (Statistics Bureau 1986). The 1980s saw the most substantial rises in the prices of properties, especially in metropolitan areas. 1987 and 1988 alone witnessed the increase in price of an average condominium in Tokyo by 22% and 29% respectively. At a national level the rate was 8% and 25% (ibid 1999). By 1987 housing had emerged as such a significant problem that congress opened a special committee for land and housing policy. By 1990 the total land value of Japan was three times that of the USA.

Britain's experience of the economic and homeownership boom of the 1980s was dominated by expanding availability and increased ownership as a result of the privatisation campaign. Alternatively in Japan, inflated land prices reduced the number of people qualifying for homeownership. The situation was exacerbated because, as financial institutions normally hold mortgages on property, the reduction in property values meant an increase in bad debts at a broader level. By 1991 prices began to decline and have continued to do so.

Nevertheless, housing, particularly in urban areas, remains at a premium even with the decline in prices. Younger people outside homeownership struggle to enter the market and tend to be limited to condominium properties. Older people in owner-occupancy have experienced negative equity in many cases, and although government corporations have been reluctant to research the level of this, it is estimated, for example, that 280,000 households in the Tokyo area are in negative equity, amounting to a total of around £7 billion, as of 1997 (NCB 1999, cited in Forrest et al 2000:46).

At the turn of the 21<sup>st</sup> century British and Japanese housing markets demonstrate comparable levels of homeownership. However, while the English market booms, and demand for owner-occupied housing is as high as ever, in Japan economic conditions remain gloomy, there is little public confidence and certainty, and house values continue to atrophy. The peculiarities of Japanese housing have mediated its specific evolution. We shall now consider what aspects of the market and the built environment, tax and regulation help us explain the specific way Japanese homeowner society has developed.

### **The Scarcity of Land**

The object of land and the house and how they are represented, utilised and administered is central in understanding the specifics of the housing system and unique form of homeownership tenure in Japan. Urban and economic conditions put particular pressure on land and constrain the size and location of residential space. Consequently, land in Japan has rather unique qualities that make it attractive and rare, which has shaped residential use and the preference for ownership in particular ways.

For Forrest et al (1990), it is essential to analyse housing from the viewpoint of commodification, and this process includes two very distinct elements in Japan, the commodification of land and the commodification of houses. For Yamada (1999), a special characteristic of land commodification is its existence as a double monopoly. Firstly, land has a 'use monopoly'. The number of sites within a certain distance to a city is physically restricted. This is very different

to other goods, which can be produced and supplied without restriction as demand arises. Land exists as a monopoly due to location. The land market in housing has a hierarchical character, which is non-competitive, and although there is competition between sites in the land market, it exists under a monopolistic hierarchy. This is a general rule that can be seen in every city regardless of its size as long as private land ownership exists (Yamada 1999:100).

Second is 'ownership monopoly', which emphasises power of ownership. The final amount of land supply depends not upon demand, but on whether landowners are willing to sell or rent their land. Therefore, the land market is essentially supply restrictive and monopolistic in these terms. The market mechanism can never overcome this monopolistic characteristic of land ownership due to the restricted supply of land. In this sense land is a kind of foreign substance under capitalism (*ibid*). Land also belongs to a special category of durables because it is not subject to same wear and tear of other goods. It is its durability and its existence within a dual monopoly, which Yamada argues accounts for the upward tendency of land prices in Japan.

While these monopolistic conditions are common in many countries, they are particularly emphasised in Japan due to its spatial characteristics. While Japan has a population over 120 million, more than double the UK, the land area is only approximately a third more. Much of that land is uninhabitable (66% compared to 10% in the UK), and the growing pressure on cities has been considerable with 37% of the population living in urban areas in 1950 and 76% by 1980. Today, around 80% of the population live in cities (Ogawa 1986). Due to forces of high-speed industrialisation, modernisation and urbanisation, space for housing and residential land has been put under considerable pressure. Clearly, the system of land monopolisation feeds into the escalation of land and property values. It also makes land specifically popular and unique as an asset. Land can be integrated into the capital and money market as a normal element, but also acts as a foreign element with regards to restriction on supply and demand. The dual nature of land in Japan makes it a unique characteristic as a commodity (Yamada *op cit*).

Another significant element in considering the specifics of Japanese land use is the influence of the commercial tax system in Japan, which has created a particular pattern. Despite the high price of land and demand for accommodation there is a large amount of residentially non-utilised land and lots and arguably this system is used to maintain market values. In Tokyo 14.5% of the total land is under-utilised, which Kanemoto (1997) suggest is maintained by institutional frameworks, economic conditions and the tax system. Firstly, tax incentives encourage the ownership of land, however, the rental market is complex and imperfect. Many landowners lack the management ability to rent their land and tend to sit on it instead. Secondly, durability of building is another reason for vacant land. Owners tend to keep their land vacant and wait for the right time for the most profitable type of development. It is a means by which to balance the optimisation of capital gain with cash flow (Fujita and Kishiwadani 1989). Thirdly, as many businesses over-specified in the land sector during the bubble, and due to the fall in values since the 1980s, companies often hold property without developing or selling it, as sale would constitute a realisation of their losses. Developing the land in the uncertain economic climate is also risky.

The organisation of land use leads to an uneconomic arrangement of dwelling space that contributes to the need for, and increase in value of land that can be used for private owner-occupation. For example, a farmer on the Tokyo suburbs may not make much from farming the land, but receives enormous tax savings in inheritance tax and property tax. A small developer building for rent would make more profit from the land but obtain much less tax saving. More recently the government has introduced new tax regulations in order to reduce the incentives for land ownership and the special treatment of agricultural land. It remains to be seen whether these changes will have significant impact on the land market in Japan (Kanemoto 1997:631).

Indeed, tax advantages not only distort the housing landscape, but also the tenure decisions of individuals. Inheritance of land provides one of the most effective means to pass on assets as overall inheritance taxes have a very high

maximum level and are on the whole higher than in most other countries<sup>iv</sup>. Property is taxed at assessed value of land rather than its market price (assessed by the former Ministry of National Land). Kanemoto (1997) suggests that this difference is generally perceived as being 50% of the market value. Inheritance tax therefore can essentially be reduced to zero by borrowing to invest in land. In order to reduce the incentive to buy land for the purpose of inheritance tax avoidance, a provision was introduced in the mid 1990s, where land that is bought within 3 years of inheritance is taxed at the purchase price instead of the assessed value. The tax authority is also raising the assessed values so that they are around 80% of market value.

Fundamentally, tax practices strongly influence the buying and selling of land which is critical in determining the availability of property to build upon, and the conditions in which individuals perceive and interact with the housing market. Capital gains tax is effective on realisation, as in most countries. The effect on land is that there tends to be a 'lock in effect' (owners don't want to sell if prices have gone up because of the tax). This affects long-term owners more who bought before the increases in prices during the bubble. Land can also be used to reduce personal and corporate income tax. This can be done in two ways. Firstly, by buying in a high-income year and selling in a low-income year, total tax payment is reduced where interest payments are tax deductible. Second, investment in real estate transfers the current income to capital gains income, which is taxed at a lower rate. In the Japanese tax system, real estate losses are the only negative income that can be deducted from employment income.

The tax system we have identified here has clear implications for tenure choices. The economic and housing strategies of individuals and households have orientated themselves around the complexities of the system within the context of fluctuations in the market. Clearly there are strong incentives to invest in land that do not necessarily lead to the best residential utilisation. This contributes to both the greater demand for and overvaluation of housing land and its under-utilisation or ineffectiveness in solving housing needs. Tax systems and government strategies for managing land reflect a desire to

encourage the private housing sector, however these aims are not realised as individuals, households and companies use land as a strategy to reduce tax. For waged earners, therefore, real estate investment is virtually the only vehicle for tax savings (Kanemoto 1997:629).

### **The Attraction of Owner-occupation**

Kanemoto (op cit) argues that because of tenancy rights in Japan, building to rent is unattractive and thus accounts for the preference for owner-occupation. Even though government loans for the construction of rental housing are not as substantial as those for owning, they, in principle, provide substantial support for the development of the private rental sector. However, up until recently, rental tenancy rights have been protected by special laws, which have restricted landlords. The rights of the tenant are strongly protected and the freedom of landlords to increase rents etc, are constrained. This leads to certain distortion in the market such as the predominance of the supply of small units of about 45m<sup>2</sup>. With high turnovers of residents in small units landlords have more freedom to make changes and increase rents. The quality of stock, its supply and the amount of available floor space means that renting is a very limited option for families. Due to their rarity and potentially greater sustainability for a family household, turnover on bigger units is low. Kanemoto asserts that the organisation of tenancy legislation is crucial in determining the high levels of homeownership in Japan despite the similarities in capital costs for the two tenures.

The control of land via planning policy also has some significant implications for land use and expectations of developers and consumers. A city planning area is usually divided into urbanisation promotion areas and urbanisation control areas. In 'control' areas public infrastructure investment is not made and urbanisation discouraged. In 'promotion' areas developments smaller than 1000m<sup>2</sup> or 500 m<sup>2</sup> in bigger cities need not obtain permission, and are in effect exempt from guidelines established for residential development. As such their costs are much lower and proliferate more than large-scale developments. Because land use regulation was started when mixed land use was already in

place, regulation is not considered very strict and largely maintains current land use rather than encourages it in any direction (Kanemoto 1997:638). Detailed physical planning like the German *Bauleitplanung* of 1960 and the British Town and Country Planning of 1947 and 1968 did not exist until recently. In 1980 an optional District Planning System was introduced, however, its impact has been limited and not many municipalities have adopted the system. Essentially, residential development in many areas is a rather open and ad hoc affair. Developers and private owners have a great level of freedom and control in terms of the built unit and alteration, which contrasts starkly with residential processes in the UK and other Western Societies.

In our analysis of the specific conditions of Japanese homeownership we have so far considered the implications of the economy, tax, subsidy and planning policy in influencing the use of land as well as market peculiarities which frame housing choices and influence both developers and homeowners in their tenure decisions. In contrast to land, the house is more of a normal commodity in that the supply of houses can be regulated by market mechanisms. However, there are some unique characteristics as commodities. It is significant in understanding the differences in the perception of housing and the organisation of housing production in Japan, how the house differs from land and other commodities as a good.

Houses themselves tend to be more like 'consumer goods' than 'investment goods' especially considering the short life span of the physical object (25–40 years)<sup>v</sup>. While earthquake conditions and strong seasonal weather is the reason commonly given for the short life of Japanese buildings, pressures of urbanisation and the maintenance of market values are more significant reasons for the inbuilt redundancy and lack of sustainability of stock. The ownership of land is emphasised in the procurement of a home and can be the more expensive aspect of providing a private home. Land is usually inherited or purchased and older housing on the site is often demolished to make way for newer housing. The most meaningful investment value to the owner-occupier largely remains in the land, which is the investment good in Japan, and ownership of it not only constitutes the accumulation of assets and provides security for one generation,

it also constitutes security for the generation who will inherit it and are able to trade it or rebuild upon it (Hirayama & Hayakawa 1995). This land and building separation clearly has significant implications in the constitution of Japanese housing as a 'good' and as an object (or objects), which influence its structural role and the perceptions and strategies of individual households.

Another significant aspect of housing commodification is the production of the house itself and its impact on the organisation of the market, building practices and traditions, and the characteristics of stock. Owner built housing is dominant in Japan and speculative building, although in the ascendance, accounts for less than a third of transactions. Also, crucially, the purchase of second hand dwelling and the number of used house transactions is considerably small, representing less than 2% of transactions (Management and Co-ordination Agency 1998). This compares to approximately 80% of the market in the UK (Hamnett 1999). Kanemoto (1997) estimates that in 1992 the number of transactions per household in Japan was a tenth that of the USA. The predominant pattern of home purchase is via an initial procurement of a condominium as a means of entering the homeowner market. After moving up to a family home on its own land, 'trading up' is more likely to be achieved by re-building in situ. The practice of replacing the dwelling on the same land represents a cultural tradition and also reflects the limited durability of housing materials and the constraints of urban land's monopolistic qualities (Forrest, Izuhara and Kennett 2000).

The attachment of a house to land ensures that the supply and demand of the house is strongly influenced by the economic conditions of the land market. It is perhaps significant that in the case of Britain, where the second hand market dominates, the price of the house includes the price of the land and the two are not stated separately. Property ownership includes land ownership, and the general rule that a commodity is a compound of its various costs, which often fluctuate separately, holds true. This is not the case in the Japanese context where the purchase of land is clearly differentiated from the house buying process. In Britain housing has evolved as a more integrated commodity for a range of reasons including the decline in traditional landlordism and the shift



from leasehold to freehold, the dominance of speculative building and the expansion of banks and building societies into the homeownership sector.

Rather than emphasising a cultural preference of new housing over old, Kanemoto (1997) implicates the tax system again in accounting for the minimal turnover of used housing units and the relative absence of a second hand housing market. To begin with there is a range of initial transaction taxes the buyer faces when purchasing property, which are problematic to describe as they are complex and change regularly. Secondly, the government loans prioritise new housing over old and supports lower limits for loans on second hand property. Houses more than 18 years old are not eligible for loans at all. Essentially the system discourages regular moving of owner-occupiers. It becomes more viable to improve a property, or changing it to sustain the changing household requirements by replacing the built unit.

In 1993 the number of housing units reached 1.11 times the number of total households, which also meant a housing vacancy rate of 9.8%. However, the quality of this housing is not high and it is estimated that in Tokyo and Osaka the minimum housing standards for a single person family accounted for only 23% of vacant housing (Building Centre of Japan 1998). A key aspect of housing stock is that there remains a significant difference between owner-occupied and rental housing in size and occupation density. Owner-occupied has an average of 3.47 people per household and 122m square per unit, whereas rented has 2.29 people and 45.1m<sup>2</sup>. Japan has a slightly smaller floor area per unit to that of the UK. The floor area per person was, 31m<sup>2</sup> (Japan 1993) and 38m<sup>2</sup> (UK1991) (cited in Building Centre of Japan op cit).

Another significant aspect of Japanese housing is physical structure. A large amount of houses are wooden structures and they account for around 60% of all housing stock. The proportion of reinforced concrete, steel framed and fireproof wooden houses have rapidly increased over the last 30 years. In housing for sale, standards and floor area have consistently increased, and the market is dominated by new build. However, the quality of housing remains uneven and the short life-span of the built structure has significant implications for long

term residency. In the 1993 survey 35% of the total householders expressed dissatisfaction with their housing and living environment, with a slightly higher rate in the three metropolitan cities. Generally speaking, people were most dissatisfied with the functional aspects of their housing rather than the unit size. A specific aim of the last two of the five-year housing plans has been to improve housing standards. 'The Minimum Housing Standards' established for a 'healthy, civilised life', in 1976 only accounted for 7.8% of households by 1993 (Building Centre of Japan 1998).

Essentially, the size and quality of Japanese housing has consistently improved since the 1960s, although in many cases it is lesser in size and quality to many Western societies. Yet the difference between owner-occupied and rented housing in terms of size and quality is also substantial. Owner-occupied housing represents greater size and comfort, quality and security. This difference is obviously significant in household perceptions of tenure. It can, to an extent be accounted for by the separation of the house as a commodity. There has been more potential to change and develop housing technology and marketing practice in Japan due to the higher turn over in the actual housing unit separate from the land.

The house building industry is also influential in considering the different perception of the built unit in Japan. Industry has developed and marketed the house as a consumer object. Indeed, Bottom et al (1998) emphasise a significant contrast. They report several critical aspects of the Japanese approach to housing production and marketing including: greater attention to market structure and customer choice in housing on individual sites, and a distinct framework for innovation formed by government and industry, in terms of investment, research and development, regulations, production methods and customer orientation. Greater industrialisation and system-build practices have led to greater customer choice, flexibility and maintenance of quality. Although Japan has roughly twice the population of Britain, it currently builds about eight times the number of new housing units each year (1.5 million dwellings approx). Of these 40% are built by small builders (mostly timber houses). Another 40% are built by large contractors, usually with design services

available in-house. The other 20% are built by various other housing producers using factory-based prefabricated methods. Housing producers generally make money from construction rather than land transactions. This leads to greater focus on production techniques and design. In the British context there is less incentive to optimise the building process as finance relies more on developers buying and selling land. Focus on the production of houses is greater in Japan, and as a significant proportion of the new build market is for individual houses, there are more one-off designs and greater customisation toward individual household needs.

Clearly, the commodification and organisation of land and house implies a need to rethink our assumptions about housing systems and the relationships between households, developers, policy, planning and market. The distribution of stock and tenure pattern do not demonstrate comparable differences in housing needs, but rather illustrates the influence of construction companies and techniques, market effects and the ephemeral nature of Japanese houses. Somerville and Bengston (2002) identify the peculiarities of housing as a good that make housing markets behave differently to what economic models would imply (e.g. Arnott 1987). There is also an issue that property rights and differences in the organisation of housing purchase and finance systems etc, vary substantially across societies and that these significantly modify the behaviour of households and institutions as well as the development of markets and economic systems (Jaffe 1996). Housing and homeownership has evolved in truly unique terms in Japan, which, we shall see, has substantial implications for the use of houses by households as economic and social commodities.

## **Section Two: Housing and Welfare - Japanese Style Policy**

### **Policy and Society**

The Conservatives, who have dominated Japanese government since the war<sup>vi</sup>, have supported industry and big business as a primary strategy for the rebuilding of Japan. As such they have been associated with Japan's post war success and fast economic growth (Hayakawa 1990). However, the growth has been achieved without strong welfare spending, with low social security, and poor and neglected housing conditions. Housing policy has primarily been considered in economic terms and the premise of improving housing and social conditions has been through the overall growth of the economy and the development of the housing industry. It is important to consider this conservative policy context and growing orientation towards owner-occupation as a strategy in industrial expansion as we begin to look at the foundations of housing policy. The system which was established in the 1950s and 1960s is significant for understanding the roles of policy, different forms of tenure and the expectations and practices of households, which defined the role of housing and homeownership up to the post bubble era.

The principle of expansion of public housing and housing policy from the post war outset is not of universal provision and universal rights of citizenship, as in the UK, but of support for the construction of a Japanese 'social mainstream'. As such the construction of the post war policy framework has reflected a commitment to supporting broad-scale owner-occupation. Indeed, compared to the measures taken in Anglo-Saxon societies in terms of subsidising homeownership indirectly (Kemeny 1986, 1992), support for Japanese homeownership is substantial, direct and explicit. The housing policy system and the pattern of tenure must be considered in terms of Japan's prevailing approach to welfare and household accommodation. This section deals with different aspects of Japanese housing policy and links them directly to broader social policies and the overall approach taken to policy in the post war period. The specific qualities the Japanese government have emphasised as a welfare society, focusing on family and company tradition and interdependency, are central to such an analysis. Essentially we shall identify homeownership as a

key policy within the framework of Japanese society and the broader political and economic milieu.

### **Owner-Occupation Policies**

In the post war period the government encouraged mass rebuilding and established a framework of public housing administration and private housing finance by which to support it. The 1946 Public Housing Act, the 1950 Housing Loan Act and the 1955 Housing Corporation Act constitute the three pillars of Japanese housing policy (Hayakawa 1990, Hirayama 2001,2002). Subsidised housing loans supported by these acts have been influential in the shaping of the Japanese housing situation. The Government Housing and Loan Company (HLC), was established to provide long term low interest funds for those who were going to construct or purchase houses. To cope with the housing shortage caused by the population concentration in urban areas after the war, the Japan Housing Corporation was set up (this was the forerunner to the Housing and Urban Development Corporation (UDC)), to supply housing and building lots to workers in metropolitan areas. In addition to this the Local Housing Supply Corporation act was established in 1965 to force prefectural regions to supply good quality housing and housing lots to households in municipal areas. These public institutions and corporations still constitute the driving force in housing provision in Japan. In addition, the influence of the myriad of building companies and industrialised construction firms constituted the 'fourth pillar' of housing policy from the 1950s onward (Waswo 2002).

Mass construction of housing has been a key element in the redevelopment of Japan into a modern capitalist society. After massive shortages up until the 1970s Japan still produces more new constructions per 1000 people than any other advanced industrialised nation (in 1993 3.27 in the UK, 4.98 in the USA and 12.02 in Japan (Bottom et al 1998)). Of the 51 million housing units built since World War Two, 45.7% were built with public funds (28.9% HLC financed, 2.8% UDC financed, 54.3% privately funded, 7.7% Other public housing, 6% publicly operated housing, 0.3% renewed housing (Building Centre of Japan 1998)). As loan conditions improved and the trust support

system advanced, private real estate grew substantially. The level of ownership has remained around the 60% level between 1955 and 2001. Critical to housing finance has been the co-operation between public and private sectors. It has also been significant that some individual households took considerable advantage of the policy system established and the market resources in place in order to provide private housing for their own families.

The expansion of homeownership was expected to fit in with specific political, economic and social conditions. Under this policy regime, houses were considered market properties that should be acquired under the principle of household self-reliance.

*“The HLC’s home interest loan withdrew capital from family finances, expanded the banks financial market, and stimulated private housing investment. By raising the demand for housing, the conservative administration was stabilised because the construction industry, the housing industry and real-estate developers were its main supporters” (Hirayama 2001:86).*

In Japanese post war housing policy, households who were thought to play a role in stabilising society by rebuilding industry and redeveloping the economy, were given substantially more assistance by housing policy. Working households who had the ability to secure their own housing by themselves were thus given most help, a practice that would constitute a central pattern of a ‘social mainstream’. This would encourage the construction industry and increase economic production as well as private finance and lending.. Single person households, alternatively, were excluded from HLC housing purchase loans and public housing measures. Their problems were considered less significant and they were encouraged to depend on the family system or rely on company provided housing by the lack of support on the individual level. Only when married, as a family, could individuals qualify for government subsidisation. Similarly, low-income households were not prioritised in the organisation of housing subsidy. The Ministry of Construction had considered low-income groups to be the responsibility of the Welfare Ministry (Hirayama

2001). However, The Ministry of Construction inevitably has had to take jurisdiction for the provision of housing, but has calculated rent on construction costs rather than renter's income.

### **Public Housing Policies**

Pre-war public housing in Japan was tokenist and initial public housing policies put in place after the war were largely stop gap measures, and do not signify a state commitment to Public Housing as a long term or broad scale housing strategy. The principal form of social rental housing in Japan has been 'Publicly Operated Housing', which is housing built, bought up, or rented out by prefectures or municipalities with money from government subsidies. Since 1996 this housing has been rented out to lower income groups with the level of rent based upon the income of the inhabitants, house location, size and age of housing. This rent is fixed and relies on the inhabitant's annual income (self reported). From 1945 to 1986 approximately 2,623,000 public housing units were supplied. This sector has been systematically atrophied and residualised since, with production decreasing from 7.2% of total new construction in 1970 to 3.2% by 1986. Due to the shorter lifespan of Japanese buildings the reduction in production levels is more significant.

Up until 1996 there were two classes of public housing, class one for low-income households and class two for very low-income households including female-headed households, welfare recipients and the disabled. In 1951 80% of households were eligible for public housing class one. During the 1970s it was reduced to 33% and by 1987 the eligible proportion was limited to 25%. As well as meeting the income requirements, inhabitants should also have relatives living with them. The elderly, disabled, 'fatherless' families and those in urgent need of housing can qualify on their own for publicly operated housing and are given priority and preferential treatment. Critically, the criteria of qualification for this kind of housing has been reduced to those who can be considered 'the worthy poor', which has more of a basis in special needs rather than levels of poverty.

The Publicly Operated Housing Act was established in 1951, but amended in 1959 to oblige tenants with higher incomes to vacate by adopting a premium rent for them. Recent policy (1996) has been more drastic in order to improve the flow out of publicly owned housing by long term residents and to establish privileged occupancy qualification for the elderly. Due to the insecurity of tenure with changing qualification criteria and pressures for vacation when household conditions change, this type of public housing in Japan is by no means a reliable long term housing strategy for households. In the past it was considered as a stepping-stone or stop-gap for poorer households who are expected to improve their economic situation and move on to an alternative tenure eventually.

The relationship between young people and public housing has also been transformed. Until the 1960s public housing functioned as an aid to younger households, who were supposed to live temporarily in public housing for a limited period before the acquisition of their own houses. Since the 1970s public housing has come to represent a separate system from the mainstream and no longer constitutes a route into it. Now public housing has become a domain where the elderly, low-income etc are housed long term. The 1996 amendment to reduce income criteria and expand welfare categories constitutes the completion of the residualisation of public housing (Hirayama 2000).

Two approaches to public housing policy identified by Kemeny (1995), are unitary and dualist models. With unitary models, diverse social renting housing is supported and the whole housing market can be the target of policy intervention. Alternatively with dualist models, which dominate in Anglo-Saxon societies, the system of directly supplied public rental housing for low income households and a commodified market dominated by owner-occupation are differentiated. Public housing in this system tends to be residual with problems of concentration of the poor and stigmatisation of tenure and area due to its separation from the private market. Japanese housing policy can also be described as a two-tier system. Housing policy has largely focused on the expansion of the owner-occupied sector and resources have been concentrated on moderate to high-income groups (Hayakawa 1990; Hirayama and Hayakawa



1995). Housing is provided by the state, however, it is a strictly limited supply and seeks not to undermine the promotion of 'self help' for family housing.

The Ministry of Construction up until 1996 also provided a limited supply of public housing. However, rents charged were to reimburse the costs of land and building, and, although the level remained artificially low due to heavy subsidy, the principle of self-help is consistent. In the 1980s the deregulation of urban planning, the privatisation of public property such as national land, and the introduction of private capital into development works were vigorously promoted. The strategy was to entrust housing supply to market principles, which restricted low-income housing. The housing and land committee's report (1995) emphasised housing as a market commodity and limitation of public and welfare housing.

### **The Impact of Housing Policy**

Leading up to the end of the war, Japan appears to have faced a shortfall in housing and decline in the effectiveness of the prevailing housing system (Waswo 2002, Yamada 1999). Whereas the political reorientation after the War in the UK was towards the establishment of a welfare state and society, with welfare principles and universal rights applied to the provision of housing for the masses, in Japan the reorientation of welfare and the state was around private corporations and private provision. Arguably, the influence of the construction industry and its substantial lobbying influence as well as many traditional or established values and practices has ensured an orientation of the state around the resolution of housing shortages with the development of private renting and, more substantially, privately owned housing.

The emphasis of post war Japanese policy has been on the private sector and homeownership. The owner-occupier sector has been characterised by a radical and rapid rise during a sustained period of substantial economic growth, with consistently improving salaries and secured employment. In terms of policy and government support, homeownership received massive subsidisation in the form of HLC loans as well as other significant tax benefits. In comparison to the UK

the support for homeownership in Japan was significantly more material and implicitly hegemonic than politically rhetorical. The principles of inclusion were also different, as modern Conservative homeownership policy in Britain involved policies, such as 'right to buy', that subsidised a broader inclusion of social classes into private tenure. In Japan the benefits of mass owner-occupation were perceived more broadly across the economy as much as an individual strategy to achieve symbolically more autonomous dwelling and potential capital accumulation.

Public and Social Housing policy has also been significant in relation to the development and role of the tenural system and its impact on households and housing perceptions. Initially, low-income, non-home-owning households were subsidised, but this arguably belies the function of support of a ladder system into ownership. As the housing market grew, public housing has been consistently residualised to impoverished marginal groups. Indeed, our analysis of public housing seeks to illustrate a holistic theme in which all aspects of policy serve the interests of developing an owner-occupying social mainstream. This would serve the interests of creating a skilled and hard working social mass to drive economic production. It would also serve the interests of creating a modern Japanese society of conservatively oriented consumers.

Public housing has not been considered as a means of improving housing conditions or resolving social problems such as poverty and social inequality. Indeed the idea of maintaining housing as welfare is a controversial one in Japan. Provision, under the premise of welfare, undermines the principles of self-help. Ultimately, government housing loans, principally provided by the HLC, are the central and most significant means by which the state influences and supports household housing needs, irrespective of any growing social inequalities between households based on different incomes and grounded in different tenures. The relationship between housing and welfare policy is a complex one and will now be considered more thoroughly

## **Housing and Welfare**

One of the problems of analysis is the unique function and approach of the Japanese to welfare provision. The family and the company play a fundamental role in the welfare system beyond any direct comparison to other modern industrialised capitalist social structures. Housing as a resource and container for welfare unequivocally define its function in household and state strategies for providing welfare care and support. The role of housing therefore is bound to both a specific ideology of welfare and state, and another ideology of collectivism and mutuality centred on the family and company who are primary providers of care, support and resources. The following analysis aims to illustrate and evaluate the particular welfare approach of Japan and the unique roles of the family and company as communities, which mediate the significance and role of housing resources.

Analysis has sought to fit Japan into a variety of welfare regime models conceptualised from within a Western framework (see Esping-Andersen 1990, 1997, Mishra 1990, Taylor-Gooby 1991). As it does not fit sweetly with given regime models, the assertion that the Japanese welfare state is 'exception' or 'hybrid' has been a common compromise. For Esping-Andersen (1990) Japan was initially characterised as 'Corporate-Conservative' where social rights are based on employment and contributions. The significance of the corporate sector has also caused comparisons to be made between Japan and a 'Liberal Welfare' regime model. Japan's traditional commitment to full employment seems to also resemble a 'Social Democratic' model. For Jones (1993), the Japanese welfare state exhibits conservative-corporatism without Western style worker participation, solidarity without equality, and *laissez-faire* without libertarianism. Nevertheless, due to these differences and the emphasis placed on the family and traditional Confucian values, Japan has often been compared with the welfare regimes in Korea and Taiwan, which mimic many aspects of the Japanese system. More recently these countries have been grouped as a 'Confucian welfare state model', or 'Asia-Pacific welfare model' (Goodman and Peng 1996, Jones 1993). However, the unique cultural and economic characteristics of Japan make it difficult to categorise, even within these terms.

Although there is no ultimate conceptual resolution, we can try to define what we mean by welfare state here if we consider it an aspect of the state apparatus involving the provision of social security and services and basic goods which satisfy citizens' basic needs and allow some form of social safety net (Cochrane 1993). Despite Japan's unprecedented economic growth, the development of welfare programmes can be considered as 'lagging behind' (Izuhara 2000). It has been suggested that the price of economic success has been the sacrifice of welfare (Lee 1987, Nakagawa 1979, Rudd 1994). Indeed, the contrast between Japan's levels of direct welfare provision can be illustrated by comparison<sup>vii</sup>. In 1970 Sweden spent 18.6% of its GDP on social security, in the UK 13.7% and in Japan 5.3%. By 1990 the Swedish were spending 35.2%, the British 20.5%, and the Japanese 14% (Gould 1993).

The conventional model of social welfare as understood by Western norms, assumes services such as social security, health care, education, housing, and personal social services. The pattern of welfare provision in Japan differs substantially in the definition, direct government support and weighting of these categories. It is also important to note, as we consider the development of housing in this welfare system, that institutions such as the welfare state and the family are substantial in shaping forms of social development and stratification, and that Japan challenges the norms of the systems established in the West (Izuhara 2000, also see Kemeny 1995, 2001). Although Japan demonstrates a low proportion of expenditure on welfare as a percentage of GDP this does not necessarily indicate that Japan is a welfare poor nation. In the context of a differential structure and orientation of welfare we can better understand the significance of housing as a central means by which an alternative system of social organisation and welfarism has developed. Housing and homeownership can be viewed as a key element in the way Japan has developed its own approach to welfare.

In most industrialised societies, welfare is derived from a variety of sources including the state, the market and the family (Mishra 1990, Rose 1986). Also in these societies the state plays the major role in providing most welfare goods

and services such as medical care and education, via income redistribution. We can consider the collectivised social democratic societies, built upon universalistic welfare principles and citizenship rights as the strongest example of this orientation of welfare provision. A second sector important in welfare distribution is the market including private, profit orientated enterprises. This sector's contribution can be understood in terms of, firstly, occupational welfare, where the employer provides services for employees, and secondly, the welfare industry, where goods and services are maintained within a market system. Another, significant source of welfare is the family who can provide care for children the sick and the elderly, and provide material resources for family members basic needs. Both the company and the family have been key resources in the strategies used by Japanese households to provide welfare security.

Japan demonstrates a complex pattern of welfare producers and providers. Where there is multiple sources rather than a single monopoly provider the level of welfare is likely to be greater and of more quality as the strengths of each producer can compensate for the limitations of the others by effective intersectoral combinations and networks (Evers 1993, Rose 1986). This approach can be considered 'welfare pluralism', or 'mixed economy welfare'. By the same token, where the dominant source of welfare is private provision, access to welfare depends upon income. Such a society emphasises equity in terms of contractual fairness over equality in terms of the redistribution of resources (Esping-Andersen 1997). We have already considered how other societies have sought to re-commodify welfare, such as the UK, by residualising significant parts of welfare provision, such as public housing, and have sought to ensure more scope for the private sector to take over state involvement or provide private welfare services. In the case of Japan we need to consider carefully the issue of decommodifying effects of welfare as the system has been consistently more commodified, or at least has experienced modern welfare in these terms.

In our analysis of welfare in Japan we have so far emphasised some significant contrasts with the Anglo-Saxon and European systems, which are largely taken

for granted in comparative studies. Our attention turns then, to the development of the specific principles, which have guided the social welfare orientation in Japan's modern history. This will lead us to consider the institutions of the family and the traditions and practices of modern Japanese employers in considerable depth in order to understand the influence of this pluralized welfare system on housing approaches and conditions. These principles and traditions are being reshaped in the social and economic transition of post bubble Japan.

### **The Development of the Welfare Structure**

During the post war period welfare development in Japan has in many ways resembled the same developmental stages as in the West, with an initial strategy of post war economic reconstruction and an American influenced emphasis on poor relief and personal social services (Lee 1987). The approach, however, was not a strategic reconstruction, but an incremental expansion through increasing implementation of programmes while maintaining previous schemes. Perhaps the implementation of health insurance and pensions for all in 1961 marks a period of establishment of a modern welfare state. Although, this was not based strongly in any political ideology as the government were not promoting itself as a welfarist regime. Rather, the principle was of a social safety net by which social harmony and solidarity could be maintained. Still, by the end of the 1960s, and despite strong economic recovery, state welfare programs were not as well supported as in European welfare regimes, and residential and working conditions remained relatively undeveloped (Maruo 1986).

The 1970s mark another watershed in the orientation of Japanese welfarism. Previous economic priorities for economic growth began to shift towards seeking greater quality of life and welfare provision. 1973 was described by prime minister Tanaka Kakuei as '*Fukushi Gannen*' (welfare year one) and the social security budget was raised by 28.8%. However, the sincerity of this move is brought into question by the lack of political support it enjoyed. In context of the economic troubles of the period, with land price inflation, government money troubles and the oil crisis, the prioritisation of welfare was effectively

sidelined again. Attitudes to welfare were re-assessed and the form of 'Japanese style welfare state' which emerged aimed to emphasise the significance of systems of welfare beyond the state. The Ohira government of 1979 asserted the desire to build a welfare society based on "*retaining a traditional Japanese spirit of self-respect and self-reliance, human relations... and the traditional system of mutual assistance*" (Ohira Masayoshi, speech to the National Diet, January 1979, cited in Shiratori 1986). The central principle of the new prevailing approach was to resist complying with the pattern of development of Western welfare states, and instead utilise or re-establish traditional practices of mutual aid within the family and community and between employee and firm (Rudd 1994). The concept of welfare was essentially shifted back to individual responsibilities, and this was to be the foundation of subsequent welfare policy in Japan (Izuhara 2000).

Into the 1980s policy and political rhetoric asserted the need to develop traditional family orientated welfare. The Japanese welfare state would be different from the West because of the strength of its stable family and company system (Osawa 1993). The government administrations of this era sought a policy of privatisation including the privatisation of public utilities. It also reformed the national health system and public pension scheme. By the end of the 1980s awareness was growing in relation to future problems of inadequate welfare provision with the growing realisation of the aging society requiring greater resources for security and care.

To summarise the historic development of Japanese welfare is difficult. One key characteristic is the role defined for the state welfare as a particularly Japanese one. The principal values assert the responsibility of non-governmental institutions and the values of self-reliance and mutual interdependence within the family and family like social networks. With the post-war expansion of the middle classes in Japan, who have tended to take private insurance (Japan has one of the highest rates of private health/life insurance schemes as well as high homeownership), the demand for greater state provision was relatively quiet. In this scenario, the role of the state becomes minimal and the family remains more responsible for welfare (Izuhara 2000:63). The market in Japan in terms of

private insurance has also been prevalent in relation to the level of state spending and provision. This contrasts with the UK, where a strong state welfare was established but then consistently undermined during the 1980s and 1990s. The structures of welfare in both Britain and Japan are more recently dominated by privatisation and residualisation, however, Japan also relies on a strong base of welfare provision beyond the market and the state.

Indeed, the family or household is a substantial element of the welfare system and has largely neglected in many traditional analyses of the constitution of welfare states. Izuhara emphasises that welfare can be measured, not only in monetary terms, but also in terms of unpaid welfare producers. For example, in Japan, women play a substantial unpaid role in providing a variety of services, such as care for the sick and elderly, which is often significantly subsidised by the state in Western democracies. Campbell (1992) suggests that a traditional Confucian society like Japan, that traditional virtues like family, community and work ethic bring about a true welfare community with less government intervention that negates the dependency on cold bureaucracy. Housing, as a specific aspect of welfare is particularly salient to as the family and company have been key institutions in assisting households purchasing their own accommodation. State policy has also sought to support the function of the family and company in facilitating the acquisition of private housing, as the main source of housing subsidy has come through government loans to individual households and families, who have combined this resource with further financial subsistence from family and company, along with other private loans.

### **The Family as a Basis for Housing and Welfare**

The family is a substantial element of the Japanese welfare system, and Japanese tradition asserts a clear and defining role for the family in both housing and welfare. Indeed, it is the interaction of the family with welfare and housing systems, which underlie and mediate the development of the homeownership system in Japan and, ultimately, the role it plays socially, economically and politically. Consequently, our analysis shall briefly consider



the origin of family tradition in Japan and how this interacted with the development of modern Japan and how it mediated and still influences housing practices and state policy strategies. The traditional family system in Japan is called '*Ie*' (meaning family, household, lineage, home and house). '*Ie*' is clearly a complex concept and not directly comparable to Western concepts of family and house.

'*Ie*' can be considered as the key ideology that has guided household and housing practices. Koyano (1996) emphasises 'lineage' in the conceptualisation of '*Ie*', where contiguously succeeding generations define what the family is rather than the contemporaneously contained material unit of the family itself. Ozaki (2002) illustrates that in the Japanese system one does not *start* a family but continues it. Under the Meiji civil code (1898) '*Ie*' was an organisational structure under which the paternal head of household held authority with a rule of one son succession (Mayokovich, 1978; Nakane 1972; Nasu and Yasawa, 1973). The system originates in Confucian doctrines and principles of loyalty to the state or the emperor, filial piety, faith in family and respect for seniority (Morishima 1988). The system of '*Ie*' has been carried on across the generations since the Meiji era of the 19<sup>th</sup> century, and although it has undergone substantial transformations, especially since world war two, it remains an influential concept in reflecting on normal household and housing practices.

With the American post war occupation the democratising process involved the renunciation of '*Ie*' ideology, and the concept was removed from the new constitution of 1948 and the new civil code in 1947. New laws stressed individual rights and equality amongst family members, leaving the succession of head of household with little functional meaning except ritual duties (especially in urban areas). In part it resulted in the expansion of nuclear households. Although the traditional family elements remained embedded, increasing numbers of people started expressing their own desires and preferences, and started to enjoy their freedom in modern society (Izuhara 2000:5).

Post war economic and structural change led to a behavioural change, which in turn has reshaped expectations concerning '*Ie*' and intergenerational relations (Kendig 1989). The Japanese have experienced changing pressure and demands of work and economic activities, and younger generations may now view family support as more of a burden than as a natural obligation or good custom. There has been a shift towards 'individualism' amongst younger generations in Japan, although we need to be wary about equating the nature of this 'individualism' with 'individuality' (Hendry 1992). Pronounced discontinuities between generations and their expectations of their obligations have emerged with an erosion of the traditional solidarity across generations. The marriage bond between younger couples particularly seems to be superseding the vertical bond or obligations between older parents and their adult children (Izuhara 2000).

Despite the considerable erosions in strict '*Ie*' tradition, and increasing conflicts and difference between generations, the principles of Japanese family tradition have taken on a particular salience, and new structure in the post war Japanese housing and welfare systems. The patterns of support exchanges between generations in the family are still frequent and demanding in Japan. Traditional Japanese culture has apparently more scope for structuring fair exchanges between parents and children than is found in Western societies, which have long established values of individualism (Kendig 1989).

By the end of the 1970s after a period of rapid economic growth, Japanese social welfare legislation ostensibly acknowledged the end of their legal obligations to provide welfare and began to emphasise and redefine the role of welfare and family into a new form of '*Nihon-gata Fukushima*' (Japanese style welfare state), which we previously described. This period marks the explicit acknowledgement of expectation of the family within more legislated and regulated aspects of the welfare system. Communal solidarity and paternalistic regard for the welfare of others constitutes a significant aspect of social hegemony in Japan. It is the group and not the individual that is emphasised in the cultural discourses of Confucian societies. Individuals are usually considered in terms of roles and duties rather than in terms of universal rights (Maruo 1986, Jones 1993).

The role of the family and the responsibilities of family members as welfare providers, as we have seen, are explicitly defined in Japan and consequently the Japanese family provide more by way of welfare, financial and physical assistance than families in any other industrialised nation (Izuhara 2000). As well as moral obligations influenced by traditional family values and ideologies, the family still has also legal obligations to provide welfare to other family members. The state has exploited the Japanese family tradition and residual obligational relationships to support a policy of limited welfare development, which is particularly salient to homeownership as a central policy strategy.

Housing can be identified as one of the strongest and more obvious aspects of this family support system, with intergenerational relationships, represented physically in the form of accommodation and living arrangements, at the heart of these mutual support and obligational networks. Approximately 60% of older people still live with their adult children and in some parts of Japan (particularly rural areas) it is estimated that as many as 85% of households live with related members aged 65 or over (Management and Coordination Agency 1998). Co-residency provides a powerful structural context for exchanging family support. It reinforces responsibilities and obligational ties, and often makes asset transfer easier between generations (Izuhara 2001). Indeed, housing as a resource and family asset still plays a strong part in reinforcing these relationships. Where generations co-reside there is also greater opportunity for the interchange of services. Child care, health care and care for the elderly can be exchanged as informal services, undermining the pressure on the state and reducing the level of necessary public resources for these services.

The system of reciprocal arrangements remains key in understanding the inter-relationship between housing, family and social norms. Historically the norm of reciprocity has meant that individuals accept the tradition of providing social support, involving rights and responsibilities, credits and debts (Akiyama 1997). The debt traditionally felt towards the parents is for having suffered and sacrificed during the child's upbringing, this is transformed into a credit for the parents to be cared for in old age. This was traditionally the responsibility of the

eldest son of the family, who succeeded the house and household in exchange for the care and accommodation of the ageing parents. Arguably, the nature of caring, support and family relationships lies in a balance between 'reciprocity, affection and duty' (Marshall et al 1997).

New patterns emerged with the erosion of patriarchal lineage and inheritance laws. For example, despite tradition, the number of married couples living with the parents of the husband fell dramatically between 1955 and 1994, while the proportion of those living with the parents of the wife remained steady (Ogawa & Retherford 1997). Research shows that parents are developing closer relationships with their daughters rather than their sons, especially in areas of emotional and functional support in contemporary society (Izuhara op cit). The patriarchal ideological elements of '*Ie*' seem to be demonstrating a decline or perhaps a functional shift in response to the new social conditions. Family tradition, interdependency and loyalty are becoming more pragmatically determined.

The tradition of '*Ie*' has been transformed into a social contract, and one that persists despite substantial transformations in circumstances. Moreover, in the changing economic climate it has contained and directed residential arrangements. Increasingly the system where parents are the net providers at one particular point to be net receivers at a later date has changed due to incongruities in expectations and wealth between the older and younger post war generations. Due to the affluence and greater affordability of housing for the early post war family, support has flowed consistently from one older generation to the next rather than being a symmetrical contract of exchange over the lifecycle. The generational contract for many families has been more of a continuous chain of obligations downward. At the same time the older generation has increasingly faced the problem of providing for their own old age care.

With the growth of homeownership, the residualisation of public and company housing, and the persistent unreliability and inaffordability of urban housing, and inequalities between generations in the levels of assets and homeownership,

the family contract has taken on new salience. The generational contract between care and inheritance is the one that has replaced the traditional system of duty, responsibility and obligational relationships. The contract normally concerns the exchange of family wealth in the form of dwellings due to the distribution of wealth and tenure between generations. Homeownership usually forms the largest share of household assets and plays a crucial role in the accumulation of family wealth over generations. In the context of family reciprocity, therefore, real estate becomes a crucial commodity for older people to own when negotiating the 'generational contract' with younger family members (Izuhara 2000:37).

Hirayama (2001) also argues that the family is crucial in influencing an individual's housing options. Housing choices are also passed on to the next generation by the family system. Gift tax, for providing children funds for housing acquisition is free up to 3 million yen (£15,000 approx) and is currently being increased. Similarly, due to the lack of availability of land in urban areas, the availability of land owned by the immediate or extended family can be crucial for a household hoping to procure an affordably privately owned property. Furthermore, privately owned property increases the quality and depth of welfare resources. Due to smaller family size and decline in birth-rate to less than 2 children per family, chances of inheriting housing is on the increase. In The Housing Demand Survey of 1993, of rental households expecting to inherit housing, 30% expected to directly inherit parents housing (cited in Hirayama op cit).

Despite the attempted democratisation to define children's equal rights on inheritance notwithstanding gender and birth order, there are a number of notable inequalities. These inequalities illustrate the persistence of the traditional '*Ie*' ideology as well as the changing nature of family contract in terms of housing and family wealth. The oldest son is normally still in the strongest position to inherit family property, in particular housing. Daughters tend to receive cash gifts. Married children, more normally married sons than daughters, who co-reside with parents are also more likely to inherit housing. In a survey by the Economic Policy Institute, of older respondents, 26% wanted to

leave their property to their eldest son, 25.3% equally amongst their children, and 15.9% to a co-resident child. In the same survey 17.5% wanted to leave it to whichever child provided old age care (Noguchi et al 1988). The exchange arrangement tends to reinforce gender roles and positions in the family and society. Women also continue to be disadvantaged in individual asset formation within the family.

*"The Japanese contract may be viewed as a joint contract between several parties in the extended family. The gender balance and fragmentation in the exchange certainly exists on an individual basis, since sons are more likely beneficiaries of property, while care provision tends to be the duty of female family members"* (Izuhara 2001:38).

One of the most common, privately owned built housing units in Japan is 'Nisetai Jutaku', which are properties that contain older parents living in a divided section of the house, with the adult children and their family in the larger section. This innovation allows the utilisation of resources from both generations in terms of land and capital for the provision of the built structure. It also facilitates the exchange of care services between the generations whilst maintaining some level of independency and privacy, which has been at the root of the decline of the intergenerational relations (Izuhara, *ibid*). Obviously, traditional intergenerational living strongly shapes the chances for owning a property, but 'Nisetai Jutaku' also provides more family harmony and potential for the adult children to invest in, and experience more autonomy over, the housing unit. Two-generation loans have also been introduced in Japan as a means of exploiting intergenerational family interdependency. The loans have an extended duration, with the parents starting the loan and payments and the children growing up and paying them off. This mortgage system helped support the owner-occupier system when housing became unaffordable to a majority of nuclear households in the housing boom. By supporting family housing consumption in this way the government are able to perceive with their commitment to private housing construction, and do not have to intervene in the market directly, or provide other housing services.

One of the most striking aspects of the transformation of the family's role in providing housing and welfare has been the growth of the older population. Japan has one of the lowest birth rates in the world, and the highest life expectancy<sup>viii</sup>. It is expected that Japan will achieve the highest rate of societal ageing in the world<sup>ix</sup>. Since 1975 households consisting of single elderly persons and elderly couples have increased 2.7 times and 3.2 times respectively (Ministry of Health and Welfare 1991). Since the 1980s the Japanese government has been developing policies for older people in accordance with the national 'Gold Plan' for the development of health and welfare for the elderly. This has included public rental housing for poor elderly households as well as support services, such as special loan and mortgage programmes, to help encourage traditional extended family living arrangements. Other localised programmes involve the exchange of housing assets in return for care services (see Izuhara 2000, 2001). Care of the elderly is the prominent welfare issue in the post bubble era. Housing as a resource and welfare container has become central to state and household strategies for welfare security.

Our consideration of the family system in Japan illustrates how housing, family and welfare are intricately tied together. The economic conditions of the new era are considerably challenging the integrity of the system that developed during the post war economic boom. 'Ie' and 'Japan Style Welfare' are perhaps unique conditions that define the system and explain the state's approach and the nature of its support of homeownership.

### **The Company, Housing and Welfare**

The company pattern has also played a crucial part in the development of the Japanese welfare and housing system and is unique in modern capitalist societies. Essentially, the company has been modelled on the family system in that it often acts paternally (Takahashi and Someya 1985), and as such, has supported the state's approach to welfare. In the first period of industrialisation in the early 20<sup>th</sup> century employers struggled to create and maintain a workforce. Since so many of the employees were rural migrants, it was quite natural for the employers to offer benefits such as housing, reconstituting the kind of paternalism the workers might have expected from a rural landlord

(Clark 1979). In the heavy industries skilled workers were in short supply and would frequently move from firm to firm. Employers were forced to abandon daily wages and to offer their workers career prospects with better jobs and higher pay for the appropriate length of service, and profit related bonuses and welfare schemes as further inducements to stay. Relations between managers and employees, between capital and labour became more harmonious than most capitalist systems due to these conditions as well as the unique social nature of Japan.

*“Employees loved their masters, just as they had always done, and masters preserved their traditionally benevolent attitudes towards those who worked for them. Industry was pervaded by a spirit... of mutual understanding, peace and solicitude, so much so that it was possible to assimilate the factory to the family”* (Clark *ibid*:105).

Clark emphasises that the metaphor of the family, which had strongly dominated the paternalism of the Tokugawa era<sup>x</sup> was perfectly adapted to interpret employment practices. The concept of firm-as-family was also in line with the central political concepts of the Meiji period<sup>xi</sup>, that the Japanese nation was a family in itself with the emperor as its head. Despite the differences and contradictions between workers and management experiences the doctrine of familism persisted in defining the new organisation of labour in industrial society. The cultural ideology of ‘*Ie*’ has been applied in the post war period to work relations and has been institutionalised in terms of three central concepts and practices, ‘*Shuushin Koyou*’ (lifelong employment), ‘*Nenkoujoretsu*’ (seniority pay and promotion), and ‘*enterprise unionism*’ based on an implicit contract between employers and employees. The underlying principle has been that these implicit expectations and relations between the company and the employee, with the company essentially acting as a paternalistic welfare provider improves identification with the firm leading to greater productivity and loyalty (Anderson 1992, Dore 1973, 1987).

The company as a welfare provider has also been crucial in providing housing resources and mediating household residential practices. In the post war housing



shortage companies stepped in to directly provide accommodation for its employees. By the 1960s employer provided accommodation accounted for around 10% of the housing stock. It helped the development, especially in new urban areas, of communities around the company and, by doing so, supplemented the limited amount of public housing provided by the state. Company housing also had a more explicit social impact in isolating the workforce and enhancing the dependence of the employee on employer. In the home and at work, this strategy was a useful means to control dissent and impose discipline on the workers (Wiltshire 2003). More importantly company housing acted as a way-station on the road to home purchase essential in arrangements for eventual retirement (*ibid*). Company provided housing was thus identified as a 'stepping stone' or a 'rung' on the ladder of homeownership (Izuhara 2000).

The company should be also considered as substantial in subsidising or supporting the housing loan system for private purchases. In research by the Japan Federation of Employers (1984 (cited in Hirayama 2001)) it was found that in 35% to 72% of companies with between 30 to 99 employees, a saving and loan system for employee housing was provided. For larger companies of 5000 employees or more between 90% and 100% provided a housing saving and loan programme. If we consider housing as a pillar of the welfare state then clearly the Japanese company plays a substantial role, by subsidising both public housing needs and the owner-occupier system, in supporting the governments approach to the housing sector.

The actual equality and effectiveness, however, of Japanese corporate welfarism has been largely overemphasised. A closer consideration of the system more broadly reveals it to be more divisive. The implementation of welfare benefits, or social wages, has been a means of keeping cash wages low (Hall 1988). At the same time most benefits that have been offered consist of a wide range of low cost benefits. Essentially companies provide what are often considered fringe benefits as a 'total package' for all employees. The critical aspect in assessing the impact of welfare provided by the corporate sector is the lack of equity and universality of provision across employees. Major firms are able to

provide far more in terms of welfare benefits than medium size and small firms. This is especially the case for housing loans, and health and pension benefits. In 1991 retirement allowances per employee were five times higher in the largest firms than the smallest. Temporary employees, who are a growing sector in the Japanese economy and who accounted for 10% of employees in the 1991 survey, did not benefit from the same range of services as their permanent counterparts (Japan statistical Yearbook 1991). Similar inequalities also exist in terms of gender in relation to the type of jobs and employment sectors dominated by women. (see Izuhara 2000, Gould 1993, Sugimoto 1997, Osawa 1993).

The role of company housing for the ordinary workforce has substantially atrophied in recent decades to around 4% of housing stock. The corporate approach to housing employees has been substantially revised in recent years. Under pressure to reduce costs, employers have been cutting back on welfare facilities by offering new incentives for employees to make their own housing arrangements. The carrot of more generous mortgage terms and even extra pay for new employees who agree to opt out of the corporate welfare system has been one strategy. The stick of reduced and more rigidly enforced time limits on residence in company owned facilities has been another. Indeed, much company housing has been sold off as it often occupied land in valuable and accessible urban districts. Indeed, despite the ninth consecutive year of falls in land prices in 1999, the prices paid for company housing sites in central Tokyo actually rose by 10-20% between 1998 and 1999 (Nikkei Weekly 27<sup>th</sup> September 1999, 27<sup>th</sup> March 2000).

Significantly, in the post bubble era, these systems of occupational welfare are breaking down. As well as substantial increases in unemployment, the traditional package deal of occupational benefits that once symbolised the success of the particular approach of Japanese firm has begun to disappear. Many companies are reviewing their recruitment strategies and are opting for a more sustainable system of higher wages rather than long-term welfare benefits for new employees. Also, the strength of the sector that provided the strongest occupational welfare benefits has atrophied. In the late 1990s well-established

companies or the public sector employed only 16.5% of the Japanese workforce where employment security and full benefits are assured, compared to 33% in the early 1970s (cited in Izuhara 2000:84). The standard clichés of Japanese corporatism of '*Shuushin Koyou*' and '*Nenkoujoretsu*' have been fundamentally undermined. Increasingly, individuals are being forced to become more independent from the firm and have to take more responsibility for their long-term family welfare. Within the mixed economy of Japanese welfare balances and relationships between users and providers are realigning themselves

In this section we have considered in depth the specific structure and impact of the housing policy and welfare approach in Japan. The intention is to identify the structural and conceptual specifics in the consideration of housing in relation to the state, the family and the company. An analysis of welfare and housing policies is particularly salient, as it constitutes a set of social and economic practices that mediate social stratification. This also constitutes a framework for embedding and understanding how households have interacted with the housing and social system, which shall be considered in the next chapter.

## Section Three: Transformations

### The Changing Role of Housing

Ostensibly, the homeownership system in Japan played a key role in stabilising society and the economy up until the 1980s. Mass construction of owner-occupied housing was considered an engine to stimulate economic growth. Owning a house was thought to provide the owner with a capital gain and was thus the most effective means by which ordinary citizens could acquire an asset. However, as well as playing this stabilising role, housing and homeownership have also been implicated in the creation of the economic bubble via the sector's propensity and influence in the escalation and over-valuation of land and housing prices. Since the 1990s housing prices have collapsed and urban homeowners have been particularly hard hit. Housing, therefore, can be implicated in both playing a crucial role in the economic expansion of Japan in the post war years, as well as in the more recent economic collapse and subsequent recession.

Homeownership has played a dual and contradictory role in Japanese society, between social integration and homogenisation. On the one hand, it promoted a social mainstream and high-speed economic growth, on the other; it has contributed to the creation of contemporary economic instability and insecurity. The key consequences of economic recession for housing and society are numerous. For example, the employment conditions for homeowners with significant outstanding housing debts, has become precarious. The unemployment rate increased from 2.1% in 1990 to 5.6% in 2001. The average income decreased in the 1990s<sup>xii</sup>, whilst housing debts and negative equities have grown as house prices have consistently fallen.

Japan today has entered a period of drastic change with shifts from a growing to a destabilised economy, from state intervention to a deregulated market, and from a cohesive to a fragmented economy. The homeownership system is breaking down and is no longer as effective in its traditional stabilising role. *"The security of owner-occupied housing as an asset has been undermined. Stability of the middle-class which formed the core of society has weakened"*

(Hirayama 2002:1). These changes mark a drastic turn in the fortunes of the homeownership sector and a radical impact on the experiences of homeowners. This section deals with the main transformations that have occurred across Japanese society and economy in recent years. The ten years after the bubble collapsed, or the 'lost decade' as it has become known, has seen decline in nearly all-major markets, and the total reorientation of programmes for economic development and social policy. These transformations and emerging conditions of insecurity provide a central context for understanding the changing role of housing as well as the symbolic and ideological reintegration of homeownership into policy and household practice and discourse.

### **The Emergent Pattern of Japanese Housing**

A significant long-term effect of the over-inflation of house prices in the bubble economy and the insecure status of the market post bubble has been the emergence of a particular profile amongst homeowners. There appears to now be major differences in rates via income, occupation and age. Homeownership is particularly high amongst the self-employed/family business category (79%). As would be expected in conditions where homeownership became as expensive as it did in Japan, levels of homeownership increase the farther up the income band one goes. In 1998 the homeownership rate stood at 53% among low-income workers, 67% among medium earners and 90% among high earners (Management and Coordination Agency 1998). One unusual aspect of the employment sector is that, due to the long term stability of many blue collar jobs, and the support company and government gave this group in providing access to mortgages, there is substantial residual of owner-occupation amongst many traditional working class occupations (Forrest et al 2000).

A particularly striking pattern among homeowners is differences across age cohorts, with declining levels of homeownership among younger people. In 1978 over a quarter of those aged 25-29 were homeowners. By 1998 this had dropped to one in eight whilst the overall level of homeownership has stayed about the same. In an opinion survey in Tokyo in 1987, 37.8% replied 'we do not think we will ever be able to be home-owners'. For subjects in their

twenties, 52.2% agreed with this statement, and of those in their thirties 50.2% agreed (Hirayama & Hayakawa 1995). A consequence of the declining confidence in homeownership is the rise of 'parasite singles'. A parasite single is a 20-34 year old living with their parents. Over a third of 25-29 year olds and a fifth of 30-34 year olds live as parasite singles in Japan (Hirayama 2001:95). Many enjoy free living and food costs and have their housework done for them. Getting married or becoming independent may lead to a significant drop in their quality of life.

Owner occupation we can see has been stretched to its limit and is materially and ideologically breaking down. Homeownership rates that were expected to expand have hardly shifted since the late 80s (61.1% in 1988, 59.6% in 1993 and 60% in 1998). Housing prices have fallen, and the Japanese are experiencing negative equity for the first time. People are becoming wary of destabilised property values and a risky housing market. This contrasts radically to consistent commitment to owner-occupation as a critical means of security and investment in Anglo-Saxon homeowner societies. In Japan owner-occupied housing no longer generates capital gains and in most cases has begun to generate a capital loss.

One sector of the market that has particularly suffered is that of condominiums. Prices of condominiums skyrocketed during the bubble period and were, for many, the most effective means of entering the homeownership market and moving up the housing ladder. A condominium bought during the bubble period has lost half of its value in the urban districts. In Tokyo the average price of a new build unit dropped from 51 million yen in 1991 to 24 million yen by 1999. The first reason Hirayama (2002) gives for this collapse is that the encouragement of the state, via better HLC lending terms and tax breaks, to buy new build condominiums has undermined the values of second hand ones. The hardest hit sector has been 'suburban bubble condominiums'. These were largely purchased by households looking to buy a suburban family house but were restricted to a condominium unit by high house prices. Although prices have subsequently fallen, many households are still bound to the large loans taken out during the period when the step repayment system encouraged

households to borrow more and pay back less in the early years assuming an eventual rise in the value of the property.

Significantly the ratios between household incomes and housing debts have escalated in the post bubble period. During the 1980s, wages increased steadily. The annual average income increased from 5,549,000 yen in 1981 to 8,695,000 in 1991. In the 1990s, however, wage levels have remained stagnant while average housing loan repayments have steadily increased, from 605,000 yen in 1981 to 923,000 yen in 1991 to 1,430,000 yen in 2000. The repayment to income ratio increased from 11% throughout the 1980s to 16.1% by 2000 (cited in Hirayama *op cit*). This has significantly hit savings levels in Japan that are a crucial aspect of traditional household behaviour and are necessary for improving housing conditions and establishing long term household security. Essentially, homeownership, which once placed households at a significant advantage over renters, now signifies significant capital losses and disadvantages many households.

The government's response to the slump in the private housing market and the diminished conditions of homeowners has not been to reconsider homeownership as its primary housing strategy, but rather to bolster it. This has been done through various initiatives including the 'step repayment system', 'The two generation housing loan', the extension of the 'tax reduction period' from 6 to 15 years (This was introduced as an interim 2 year strategy in 1999, but has not been withdrawn since) and the 'supplementary loan system'. In order to counterbalance both the effects of the rise and collapse of the bubble the government has placed great importance on housing construction, believing that increased public finance in the housing market and increased construction would again stimulate the economy. Between 1991 and 1995 HLC financed housing starts reached as many as 2,653,000, the highest in HLC history, occupying 36.3% of the total number of new starts (Ministry of Construction 2000). The actual effect of the continued commitment to housing loans is growing indebtedness. The amount of outstanding housing loans swelled from 48,229 billion yen in 1980 to 191,203 billion yen in 2000. The ratio of

outstanding housing loans against GDP escalated from 19.4% to 37.3% during the same period.

The 'Housing Ladder System' has been encouraging the move from rental house to owner-occupied house and from a condominium to a single-family home and has been fundamental to homeownership policy. Yet, not only is the economic system that supported this ladder breaking down, but also the social homogeneity and cohesion, which has been the principle of the system (Hirayama 2001). The 'Japanese dream' of homeownership was founded with assumptions about a standardised life course and standard families. However, society has been increasingly fragmenting with rapidly diversifying family types and life styles. Indeed the size of the middle class, which was the basis of economic policy and economic expansion during the entire post war period, is estimated to be shrinking (Sato 2000, Tachibanaki 1998)

Family structure has also dramatically changed. Firstly there are a growing number of older households. The proportion of over 65 year olds constitutes 14.5% of the population, double that of 25 years ago, with a growing number in single households (Ministry of Health and Welfare 2001). Secondly, the proportion of houses with a couple and children living together has decreased from 46.1% in 1970 to 35.4% in 1995. The proportion of single households rose from 10.8% in 1970 to 23.1% in 1995 (Japan Statistical Association 2001). Changes in rates of marriage have also had an impact with a drop from 10.5 per 1000 of the population in 1975 to 6.1 per 1000 in 1999. Also the average age of getting married rose for the first time in 1995 to 30.5 for men and 27.2 for women. It is the second highest in the world after Sweden.

The pattern of household moves up and down the ladder has been changing. The ratio of moves to entire households dropped from 35.8% in 1978 to 27.7% in 1998. In the same period, households who plan to improve their housing decreased from 35.1% to 18.7% among homeowners and from 44.1% to 28.2% among renters. Factors such as increasing amounts of single households, couples without children and the delaying of marriage have also reduced the



demand to change housing and have lessened the amount of first time buyers. The number of moves within the owner-occupied sector decreased from 1,065,000 to 888,000 in the period from 1983 to 1998, moves from owner-occupied to rental increased from 436,000 to 1,152,000 from 1978 to 1993.

*“If the ladder system is to propel moves from rental accommodation to an owner-occupied house, the increase in the opposite direction implies that the function of the system has collapsed” ( Hirayama 2002:11).*

### **Marketisation in Japanese Housing Policy**

At the turn of the 21<sup>st</sup> century there are no clear aims in terms of policy of what housing should be provided, what the purpose of government housing policy is and what kind of problems need to be solved. Housing policy has become reactive and housing marketisation appears to have become the sole purpose of housing policy (Hirayama 2002:12). A series of measures to marketise housing and deregulate that market have been undertaken since the 1990s (see Jinnouchi 2001). The HUDC, which was organised into the UDC in 1999, has reduced its housing related projects so as not to compete with housing business in the private sector. In addition, The Renters and Leaseholders act was amended in 2000 in order to deregulate the rental housing market (Morimoto 1998).

The turn of the century has seen the near abolition of the three pillars of housing policy of the central government. The Koizumi administration (from April 2001) has set out to deregulate the market economy and downsize the government sector by employing radical measures. In terms of public housing, new starts have been suspended, although existing housing can be rebuilt. The UDC is now scheduled to be out of existence by 2005, with private enterprises being allowed to buy or take over management of UDC housing.

Most significant is the plan to abolish the HLC within 5 years. A new corporate body will take over from the HLC, which will retreat from providing housing loans in the primary market, becoming more concerned with the marginal secondary market in which housing loans are changed into bonds and are

circulated. Essentially the role of private banks is being expanded. These banks have in the past mostly been secondary to the HLC as the major force in housing loan provision. Banks have argued for the change as providing housing loans has been perceived as less risky, while the government aims to reduce the financial burden of the HLC. Whether private banks can still support the system by maintaining long term fixed, low interest loans as the HLC have done is questionable. Hirayama (2002) argues that a stable secondary market is required for private banks to supply loans under the same conditions as the HLC. Banks are predicted to respond to the needs of higher income households only. It is important to note that the government strategy is to finally pull away the substantial direct state support for homeownership and adopt a market led system along the lines of Western homeownership societies.

Crucially, however, the system of banking loans and building society mortgages has a substantial history in the UK and has had to develop hand in hand with the market. In the earlier half of the 20<sup>th</sup> century governments in Anglo-Saxon societies had to go to great lengths to ensure that building societies and banks would provide loans across the social classes, they have also substantially sweetened and supported the system. Despite the domination of owner-occupation, Japan is essentially underdeveloped as a market, with unique commodity criteria and a principle of capital accumulation and value based on increasing land values rather than supply and demand and the long-term exchange value of the dwelling itself. Essentially, the lack of a second hand market and the regulated nature of the loans system where private banks are secondary are crucial differences.

## **Conclusion**

The central intentions of this chapter were to identify and evaluate the key characteristics of the Japanese housing system. This has been partially achieved by a consideration of the nature and structure of homeownership and the Japanese housing system at a number of levels. Similarly, some basic comparisons have been made in regard to the most obvious differences between the British and Japanese context and systems. Japan has, indeed, supported and manifested homeownership in different ways to that 'normally' assumed.

In setting out a framework for understanding the structural and institutional framework we initially identified a different housing tradition in pre-war Japan, with a massive reorientation of the society and economy in the post war revolution. The housing industry and land markets became key elements of social rebuilding and the economic 'miracle'. At the same time, they were also key elements in the inevitable bursting of the economic bubble, and since then housing and land markets have become central characteristics identified in the persistence of recession. Similarly, the nature of housing units, the housing market and the administration of this whole sector has to be considered in detailed terms in order to understand how homes are purchased, built and consumed in Japan. The ephemeral nature of buildings, the rights and obligations of private homeowners, and the relationships between houses, the land they are built on, and the communities they are located in are fundamental to understanding the perceptions and actions of agents.

The policy tradition in Japan demonstrates characteristics of both the forces of modernisation and the influence of tradition within Japanese culture. Japan sought to compete with and modernise itself in terms of Western industrialised capitalist societies. However, this has been achieved via a number of compromises or adaptations of inherent social qualities. Japan style welfare is at the core of the society's approach to housing and providing for its members. While the government has used tradition and the concept of Confucian values to resist commitment for direct social and welfare care, households too have adapted traditional practices and values in order to deal with the demands of modern Japanese life.

At the same time as we emphasised the utility of Japanese values and the family and company system, we identified areas where it is beginning to fragment and even collapse. The conditions of the post bubble economy have put substantial pressure on Japanese systems and institutions. The family and the family owned house have been core principles of the post war ideology as well as core structures of the economic system as the basis of production, consumption and social orientation. Critically, housing and particularly the homeownership system sit at the heart of the interaction between households, state, the economy and society, and are also undergoing transformation. The symbol and effect of homeownership as the main means to accrue wealth, family security and a position in normal middle class society is being undermined. This has been the basis of social cohesion for a substantial period of history. Consequently, our attention now turns to a different dimension of social relations in order to assess the role and significance of Japanese homeownership as a force of social stability and cohesion more comprehensively.

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<sup>i</sup> This refers to the economic bubble that developed during the 1980s. Economic growth peaked at 5.6% in 1990. It consisted of a series of overestimations of land, property and share values.

<sup>ii</sup> Since the collapse of the bubble in the early 1990s Japan has been suffering from its most serious recession since the war. The 1990s have become known historically as the 'lost decade' in Japan. At the beginning of the 21<sup>st</sup> Century the Japanese economy remains in a comparatively stagnant condition.

<sup>iii</sup> From 1961 to 1970 the land price appreciation rate exceeded bank loan appreciation by 8.6% on average

<sup>iv</sup> It is difficult to be specific in this case, as rates have been changed several times in the last five years alone, and regulations are currently being revised.

<sup>v</sup> The typical lifespan of Japanese houses is estimated at 25-40 years (Bottom et al 1998). One factor is the prevalence of wooden stock, however, most contemporary concrete stock is also considered in terms of this lifespan.

<sup>vi</sup> Except for 1947 when the socialist party briefly made ground, Conservatives or Conservative/Liberal coalition governments have dominated since World War Two.

<sup>vii</sup> Sweden and Britain have already been highlighted, respectively, as ideal types of collectivist-rental and privatist-ownership based housing and welfare systems.

<sup>viii</sup> 85 years for women 78 for men (Japan Almanac 2002).

<sup>ix</sup> 21.3% of population aged over 65 by 2010 (US bureau of census 1993).

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<sup>x</sup> The feudal period of the Tokugawa Shoguns, which persisted until the 1860s

<sup>xi</sup> The period 1868 to 1912 in which Japan ended its period of isolation and realigned itself towards industrial modernisation and Asian imperialism.

<sup>xii</sup> Income levels have steadily and substantially increased since the war. From 1980 to 1993 they increased from 5,546,000 Yen to 8,859,000 Yen. However, since the collapse of the bubble and during the period of sustained recession income has effectively decreased. From 9,047,000 Yen in 1996 to 8,884,000 Yen in 2000 (Statistics Bureau: Family Savings Survey 2001).

## **Chapter Six**

### **Japanese Homeownership Ideology and Homeowner Ideologies**

#### **Introduction**

Kemeny (1992) has argued that the way in which households relate to dwellings is an area that remains unexplored systematically by researchers, and we have emphasised that our research intends to focus on this relationship as a central dynamic in understanding the role of housing as a dimension of society. We also earlier asserted that deliberative acts come from individuals and not from institutions and thus group activity is the sum of individual action and relationships based on their interaction, expectations and perceptions (King 1996). Consequently our analysis of the Japanese homeownership phenomenon turns to the more meaningful and discursive elements of reality in order to account for the interaction of housing and tenure with individuals and the broader social system.

Following the logic of Riceour's (1981) 'depth hermeneutic' approach the first phase of analysis involves a social analysis that is concerned with the social-historical conditions within which agents act and interact. The previous chapter has established the institutional and historic context of the development of the Japanese tenure system. However, the first section of this chapter considers the ideological themes and meanings underlying this system's development in greater depth. Together with the more structural account of Japanese housing, this analysis provides a contextual basis for developing understanding of, and identifying significant themes and practices in the discursive data we have gathered.

The second phase of Riceour's (ibid) approach may be described as a discourse analysis, involving a study of a sequence of expressions, not only as socially or historically situated occurrences, but also as a linguistic construction that displays an articulated structure. In section two we shall draw upon the body of data that was gathered and analysed following the principles and procedures set out in chapter three. Our sample of interviews and field research with Japanese homeowners concerning their homes establishes a set of themes and typologies

that can be brought within a broader analytical framework accounting for the interaction of various dimensions of contemporary Japanese society including family, culture and value systems, and the housing and social system. Essentially, meanings mediated by tenure relations can be integrated into the consideration of the broader socio-ideological system.

For Riceour discourse analysis is complemented by a third phase that may be described as interpretation. Through interpretation we move on from discursive structure to show the relationship of this discourse to the maintenance of social relations. As such we shall begin to consider housing discourses in context of Japan's culture and social relations, and the development of the housing system in section three. Furthermore, we shall begin tying in broader ideological themes in order to reassess the role of housing and the operation of ideology. In the following chapter we shall tie this analysis into the comparative framework we have set out from the beginning in order to re-evaluate more substantially the nature and effects of owner-occupation and homeowner ideologies in different 'homeowner societies'.

## **Section One: The Ideological Context of Japanese Housing**

### **Modernity, Housing and Ideology**

Urban housing conditions developed over a century in Britain and were characterised by an explosion in population, which drove rents up, created a shortage of adequate housing, and contributed to the growth of class based conflict (see Merrett 1982). The potential for social conflict under these conditions has been a corner stone in the ideological justification for owner-occupation. The inadequacy of workingclass housing conditions and the break down of the private rental system had led to pressure on the government and the political right to rethink housing approaches (Merret 1982, Murie 1998). The Japanese social and residential situation at this time strongly contrasts to this. The contrast we make is between the pre-war housing system, where housing, and poor housing conditions, were inconsequential for the maintenance of authoritarian social relations in Japan, and the post-war system, where housing became central for the new socio-economic orientation of 'democratic' and 'modern' Japan. It is useful therefore to begin by considering the pre war socio-ideological context and the basis of urban housing. We will then go on to develop the relationship between tradition and modernisation as central forces in the social re-definition of Japan that highlights the significance of housing and homeownership in this process.

The urban housing system initially developed unevenly in Japan and broader national goals rather than class relations maintained ideological cohesion. Urbanisation occurred radically in Japan over a period of 20-30 years, and the type of social dissent concerning housing conditions, identified in Britain, never occurred during the equivalent period as the economic and political milieu in the first half of the 20<sup>th</sup> century was strongly totalitarian and authoritarian<sup>1</sup>. Concern was not for the lives of the working-classes as had been manifested in the conflict between renters and landlords in Britain, but instead, greater pressure was placed on the worker in terms of a national project of imperialist expansion and industrialisation. Japan's military dominated government were principally concerned with catching up with the industrialised colonial powers of Europe and the USA (Smith 1997).



The factors underlying the political support of the owner-occupation system in Britain, such as concern for social stability, were not salient until after World War Two in Japan (Yamada 1999). The origin of the majority of the Japanese urban workforce had been rural and their experience as tenant farmers was dominated by hardship. Thus compared with the British experience, the class struggle and the citizen's dissent movement, with regard to housing and living conditions, were less pronounced. Japanese citizens in this period tended to be politically docile which inevitably contributed to urban sprawl and poor urban planning policy.

*"Japan's brand of capitalism was radical, and when combined with the backwardness of the citizenry, poor housing and environmental conditions were created, which was not the case in Britain" (ibid).*

Early owner occupation emerged in parallel to private renting and without the same associated class bias or tension between tenures caused by political pressures to resist 'Bolshevism'. Yamada reduces this analysis to 'cultural differences' in British and Japanese urban citizens. Essentially, homeownership has emerged from within a substantially different socio-political climate, and tenure played a less substantial political and ideological role.

The defeat of Japan in the war caused a radical reorientation of society, although, as we have seen in the case of 'Ie', many traditional value systems and institutional structures persisted in modified forms. In principle, however, the concept of modernisation became more central in the rebuilding of Japan. Housing in particular became a critical aspect by which modernisation could be achieved. King (1996) identifies how the discourses of modernity are evident in post-war housing policies in the UK. Arguably, in Japan, although these discourses are less clear the principle of modernisation via economic expansion is significant in housing policy. We will argue here that the principle of modernisation took two forms. Firstly, it took the form of social modernisation through restructuring the urban and residential system. We shall shortly examine the attempts of policy and economic development to engineer a 'social

mainstream' (Hirayama 2001), which was driven by ideological values that represent institutional interests and an explicit policy agenda. Secondly, the ideology of modernity manifested itself in the transformation of the physical landscape. House building techniques, the development of the construction industry and changes in the form of the residential unit and urban environment illustrate the set of social values that dominated the post-war period.

### **Homeownership and the Social Mainstream**

An explicit strategy of post-war housing policy in Japan has been to quicken the formation of a 'social mainstream', and it has been the justification for the promotion and state financing of private homeownership initiatives. Significantly, the intention of creating a core mainstream, owner-occupier and self-reliant social class to support the needs of mass economic expansion strongly reflects Japan's approach to modernisation. The surrender in 1945 had brought about a crisis in identity and direction, and traditional government promoted ideals about Japanese values came into question. By the 1950s Japan's new leaders were reorienting Japanese values around a new set of goals. Japan was to be a modern democratic nation and substantial economic rebuilding would ensure its position amongst the 'advanced' nations of the world. At the same time the traditional values of the Japanese would be drawn upon in this rebuilding and to ensure the reassertion of the society. The concept of a 'social mainstream' encapsulated traditional ideologies of social homogeneity with new ideologies concerning modern consumption orientated society. Moreover, homeownership was central to these ideologies as it reflected both the principles of family based self-reliance and a unified middleclass.

After World War Two it was estimated that 4,200,000 housing units were needed across Japan (one fifth of all housing at the time). Critically, priority was to be given, in the provision and allocation of these units, to the support and growth of the middle-classes. Policy encouraged self-help and the greater reliance of households on social networks rather than the state. Housing policy prioritised and provided most support for the middle and upper classes,

perceived as the most self-reliant group, as a strategy most likely to enhance economic development and stability. Economic filtering or 'trickle down' was conceived to rationalise the situation. This is not to say that poorer households were not provided for, but support for the people who were thought to form the core of society was given preference (Hirayama 2001:84). Thus working households who were best able to secure their own private accommodation were given more support by means of government loans, for example. The family, the company and other social networks were incorporated more directly into housing and welfare policy in order to encourage residential behaviour effective in maintaining the post-war political hegemony of economic expansion and modernisation. A housing ladder developed that reified the social mainstream and reinforced values associated with an ideology of middleclass stability and consumption.

Within the system we have described, homeownership has become definitive in what has been described as the 'Japanese dream', and growth of this residential pattern has increasingly normalised this form of tenure (Hirayama 2001, 2002). The drive toward homeownership was justified as a more reliable and universal means for individuals to improve their housing conditions and accumulate capital. What has emerged in modern Japan, although this system is now in transition, is a housing ladder system that has had strong hegemonic impact in defining social inclusion and normalised lifestyles, with owner-occupation representing a social ideal. This ladder follows a similar path to that in most homeowner societies. When a family is young, they rent, as their income is low; as the family gets older, their income increases and they can move to an owner-occupied home via a loan. Once they own it, they can make a capital gain, which enables them to move from a small house to a big house, or from a condominium to a single-family house (Hirayama 2001).

Single-family housing in the form of '*niwa-tsuki ikko-date*' (single family home with private garden) was located at the top of the ladder. This system defined how the life-course should be in the social mainstream and dictated how people should climb the housing ladder. Although 'self-help', in relation to relying on family and household resources has been a central principle of this ladder

system, it is substantially supported by the state loan system. The modern Japanese approach to housing has been based on a principle of 'individual' or 'family' responsibility, a personal problem that depends on the private market. Ownership of a house has critically come to signify a particular social status and the social participation/inclusion in the mainstream reflecting the modernist ideology of Japan as a modern economic power. The concept of inclusion and role is more clearly defined and prioritised within Japanese culture and Hendry (1992) emphasises the association of 'uchi' (inside), and 'soto'<sup>ii</sup> (outside), with social relationships. Individuals are socialised in terms of 'uchi' and 'soto' group identities and thus signifiers which identify affiliation with the inside group norm have particular salience that can be applied to the condition of owner-occupation.

*"Those who owned their own homes could claim that they were part of society by owning housing. A house not only existed in a material sense, but also represented the social status and attitude of its owner. It symbolised a middle or high level of income, a stable job and credibility, and ownership of an asset – a house. One who owns a house was supposed to respect the order of society, to have and take care of ones family, to make an effort to work hard and to accept the concept of self-help. The suburban single-family house meant that the owner had reached the top of the housing ladder. Homeownership represented a symbol of 'inside' – belonging to mainstream society" (Hirayama 2001 :88).*

The house is normally the biggest investment a household will make, thus reflecting their economic status. Furthermore, as housing represents a social or status order (Clark 1973, Mumford 1970, Williams 1990) reflecting underlying social values and norms to which people allocate themselves and others, housing became central to the social logic of the post-war generation. There has been a long debate concerning social stratification or the class basis of modern Japanese society. Traditionally a view of the Japanese as an amorphous, culturally homogenised group, is a central characteristic of social, political and cultural discourses within and without Japan (Goodman and Refsing 1992).

The dominant claim is that Japan is classless or at the very least characterised by a 'new middle mass' (Murakami 1984) and is therefore not open to analysis on this basis (Befu 1980:34). Fukutake (1989) argues this is a consequence of the rise in income and consumption levels since the rapid economic growth of the 1950s. Many individuals consider themselves well off and socially undifferentiated from others in their society. Those who see themselves as workingclass from the viewpoint of possession of assets and 'security of life', stand in a subjectively perceptual duality as they normally define themselves within the middle stratum in terms of living standard. Indeed, during the 1980s over 80% of Japanese considered themselves in the middleclass<sup>iii</sup>. Arguably, these conditions which have led to the predominant perception of Japanese society as a highly cohesive group where the massive majority are middleclass. Housing's social mainstream is thus strongly implicated in the definition and practice of class or status differences (and lack thereof) and central in the ideology of social and cultural homogeneity.

While class and status is a more complex notion in Japan, which asserts a strong hegemonic ethos of homogeneity, housing discourses, as we shall see, reflect an association of housing with a particular dispositional status of the owner, which essentially excludes renters. A structured form of social inequality persists, with high-income groups being able to purchase homes and lower-income groups having to submit themselves to rented accommodation (Miyake 1980). Also within the owner-occupied sector, the quality of estates and housing districts varies and reflects occupational status and income. Consequently Ozaki (1998) demonstrates that while the debate on class and status has emphasised homogeneity, the structure of the housing market results in clear and strong divides between income groups stratified in the occupational hierarchy. The implication is that while there is a strong cultural assertion of homogeneity and middleclassness which is mediated by the post-war owner-occupation system, homeownership is one of the clearest markers of social differences and entrance into it is essential in effectively asserting a normalised social identity.

In the environment of early post-war Japan social and economic conditions made the housing ladder and 'Japanese dream' attainable and realistic for large

segments of the population. In the 1950s and 1960s owner-occupied housing was more affordable and HLC housing loans provided good access to necessary funds for middle-income workers (Yamada 1999). The economy was expanding considerably at this time and wages were growing. There was an expansion of both blue and white collar workers and it was important in the promotion of this tenure that both groups had access to the owner-occupied housing market. Most working people were salaried monthly and Japan's employment system assured a worker's lifetime employment, which contributed to stabilising income. Due to the high economic growth, GNP per capita was increased and worker's purchasing power improved (Yamada 1999:107). Thus it was essentially through housing consumption that an owner-occupying, securely employed, social mainstream was identified and expanded.

Greater housing affordability and more purchasing power characterised the Japanese context in the first phase of the domination of homeownership, and the idea of expecting to be a homeowner had more a sense of reality, even if workers could not afford a home immediately (Yamada 1999). By contrast, the growth in the levels of, and preference for, owner-occupation in Britain grew erratically and occurred over a longer period. Also, in early 20<sup>th</sup> century Britain, homeownership was not a realistic alternative to renting for the significant segment of society who constituted the working-classes, and who remained trapped in the rental sector.

The early environment of modern Japanese housing, the transformation to an owner-occupied system, was significant socially and ideologically. It helped to define modern Japanese lifestyles and aspirations and reorganised households around a model emphasised by the state and capitalist interests. Ownership of housing in Japan not only constituted an accumulation of assets and provided security for the current generation, it also ensured some security for the next generation who would inherit it, involving a build up of wealth across generations<sup>iv</sup> (Hirayama and Hayakawa 1995). Due to the poor size and quality of rental housing, owner occupation also constituted a significant means of improving the housing environment for the family in the long term, especially where family property was directly inherited.

Those who bought up land in the post-war years were able to build assets that have increased in value. It has been the most effective form of saving as the value of land has accelerated well beyond most other developed nations. Housing and inheritance of a family home and land became increasingly critical in determining individual wealth. There are two significant reasons for this according to Hirayama and Hayakawa (1995). Firstly, during initial urban migration agrarian populations had to buy land in the city. This migration diminished but land became expensive and difficult to access unless inherited. Secondly, birth rates declined, so the rate at which children inherit their parents' land and house increased. In a 1983 survey<sup>v</sup>, 20.6% replied that 'I will inherit a house from my parents, and I want to live there'. It was 39.6% for those in their twenties. The figure was 34.9% for only children.

Little has been done to allot housing resources to poorer households and those on low incomes or who have not been able to acquire their own house have dropped out of the system (Hirayama 2001). This is largely down to the focus of housing loan policy on middle-class borrowers and middle-class properties rather than more universal subsidisation and policies such as 'right to buy'. Arguably, housing classes<sup>vi</sup> were created in Japan, which reflect and strengthen what would be considered social class divisions. This is not to say that housing classes are more significant than social classes per se, but that in modern Japan where social classes are not so clearly defined as in Anglo-Saxon ones, it has greater salience in understanding social inequality and the impact of conservative housing policy.

### **Housing, Modernisation and the Built Environment**

The form of the house and the built unit also has salience for an evaluation of the specific characteristics of Japanese housing that mediate perceptions of property and housing commodities. The development of the residential environment was thus central to the association of a type of tenure and residence with a particular identity congruent with modern ideology. World War Two significantly diminished stock, and subsequent policy was initially concerned

with re-establishing an adequate number of housing units. An intensive rebuilding programme meant that by 1968 the total number of housing units exceeded that of total households (Building Centre of Japan 1998), and attitudes towards housing policy realigned to the post-war hegemony concerning the modern role of housing. The central purpose of 5-year housing policy strategies has been to improve housing conditions and enhance economic expansion. The level of success of these plans is debatable, nevertheless, the guidance they have provided has shaped and reflected concern in Japanese society with modernising the residential landscape.

The form of Japanese dwellings was transformed between the 1950s and 1970s with a move away from traditional wooden housing with '*washitsu*' (multi-purpose '*tatami*' mat rooms), to more modern and Westernised forms. One of the ways by which policy makers and developers tried to make modern housing popular was the large-scale production of '*danchi*' housing. '*Danchi*' are multi-family housing estates originally provided by government bodies, based on concrete structures and built on combined open spaces on a large scale. These were considered modern housing for modern families, directed at a lifestyle of salaried workers in suburban residential districts.

Modern homes were built with dining kitchens, where householders sit on chairs to eat, separate bedrooms, where individual privacy was secured. Intergenerational co-sleeping, although traditionally valued, was increasingly perceived as uncivilised and antithetical to the advanced organisation of dwelling arrangements in the modernised West. Privacy was a new idea in early 20th century Japan and had remained a rather esoteric concept throughout the pre-war decades (Waswo 2002). Privacy epitomised the new values Japan was being influenced by from the West and it represented an opposition to the pre-war ideology that had enshrined the patriarchal family, rather than the individual, as the central unit of society. Essentially, the new form of Japanese living spaces replaced traditional paternal hierarchies of space within the home with private and social space that all family members could enjoy. Waswo emphasises the significance of the modernisation of living spaces and suggests that housing reformers possessed both a scientific and social agenda. They



sought to change the physical environment of dwellings in order to promote public health and influence behaviour within the home.

Innovation in the housing sector was essential to a construction sector that became resurgent and a dominant force in the production sector. '*Danchi*' promoted the dining-kitchen (DK) style of eating and family social space, which stands out from traditional use of small kitchens and use of '*washitsu*' rooms. They created demand for dinette sets, and combined with the growing demand for new electrical goods and labour saving devices that were more suited to modern residential units. The economic impact moved beyond the construction industry and into other sectors that contributed to economic expansion.

Waswo (op cit) asserts that eventually a particular type of family with a particularly middleclass make up were associated with '*danchi*'. By the end of the 1950s the concept of '*danchi-zoku*', or tribe, had been attached to these families and lifestyles and for several years they became pre-eminent in housing aspirations. Re-designing, re-structuring and re-conceptualising Japanese homes arguably constitutes a process of transformation of housing from dwelling to housing and lifestyle consumption. Of course the popularity of '*danchi*' was short lived, just as high rising in the UK had been during the same period. However, the symbolic effect of representing modernity and modern lifestyles via the built form of the home can be considered a step towards resignifying the family home and commodifying the built form which is necessary as a basis for the homeownership system.

The level of homeownership had been consistently high since the 1950s, and by the 1970s rental accommodation was increasingly considered inadequate in size to support family needs. Essentially, homeownership was consolidated as the main form of tenure. By this point the building sector, which had essentially satiated the housing shortage and re-established a balance between supply and demand, was able to offer substantial amounts of single family housing for sale. In the late 1960s bank loans also became more available for the purchase of a broader range of housing including condominium accommodation. The government began a phase of less direct involvement in housing provision,

contiguous with government aspirations towards nurturing a social mainstream. The concepts of middle-class lifestyle and modern homeowner accommodation merged, and the government focused on marketing the homeownership dream.

We can consider the period between the 1950s and 1970s as a crucial phase in the physical transformation of housing in Japan. Moreover, not only was the urban landscape and the character of the physical dwelling transformed, so too was what it represented and how household's perceived this space. Housing has thus been a sphere within which post-war hegemony has been developed. In 30 years Japan had gone from a private rental based system, with predominantly traditional wooden stock to a society of housing consumers where private ownership was considered natural. *"Even a worm digs its own hole, so it stands to reason that people will want to build their own homes"* (Prime Minister Tanaka, Kakuei<sup>vii</sup>).

In relation to our evaluation of the Japanese housing market and policy, there is perhaps a pattern within which a relationship can be discerned between the development of a post-war hegemony, the ideological influence of socio-economic expansion and modernisation, and the development of the built environment and the residential system. The parallel principle to modernisation in Japanese society has been traditional Japanese values. While modern lifestyles of Japanese families have been emphasised we have demonstrated how the traditions of 'ie' and Confucianism have also been asserted by the state as a means to provide a self-supporting family welfare system (Izuhara 2000). There is a similar link between the traditional paternalism of Japanese companies and the provision of welfare and housing subsidies for employees. Although these two themes of modernism and Japanese tradition appear contradictory, they have been strongly integrated by the principle and practice of homeownership. Our analysis of homeowner's discourses and subsequent interpretation, seeks to illustrate this process in more depth in order to disseminate the particular role of housing in Japan as a vehicle of meaning or ideological tool as well as a differentiable phenomenon of homeownership in itself.

## **Section Two: Japanese Homeowners and Housing Discourses**

### **The Meaning of Homeownership**

From a constructionist position, discourse and meanings are central in mediating and defining social action and constitute a critical level of social reality (Jacobs and Manzi 2000). As different meanings become more or less important then so will engagement in different courses of social action (Winter 1994). Here we seek to interpret the role of the housing system and its significance in terms of the discourses of the agents themselves who interact with it. Essentially we are seeking to disseminate a nexus of meanings by which to understand the symbolic salience of the modern Japanese housing system and how this relates to other socio-cultural and socio-ideological processes and elements.

The discourses we will draw upon in this section were solicited from a sample of homeowners in the Keihanshin urban district of Japan following procedures set out in chapter three. The sample was structured in terms of age as recent research in Japan has suggested a gap in expectations, perceptions and practices is developing between cohorts of homeowners (Forrest et al 2000, Hirayama and Hayakawa 1995). Gender was also an analytical focus as research has suggested strong differentiation between men and women in the perceptions of housing and homeownership (Richards 1990, Izuhara 2000). The purpose of our analysis is to both examine how housing ideologies are represented in discourse as well as how these ideologies maintain a normalised position.

In chapter four we identified a set of meanings associated with the phenomenon of homeownership in Anglo-Saxon societies, and this set provides a comparative framework from which we will seek to understand and explain the significance of Japanese homeowners' discourses. Japanese discourses emphasise different elements and can be related to the specific social and cultural characteristics of Japanese society. A key aspect of our approach is that we are dealing with housing discourses as culturally located or framed. It is useful therefore to start by highlighting some of the particular characteristics of the Japanese language that are significant to our consideration of the meanings

of home in this particular context. From this we can begin to systematically evaluate discursive patterns from a more culturally reflexive axis.

### **Meaning and Language**

In housing studies the signifiers used to describe tenure relations are largely taken for granted (Gurney 1999b, Ruonavaara 1993). However, semantics are crucial in how we construct concepts and understand objects and relationships. The concepts used to describe the home and homeownership can be seen as critical in explaining particular cultural nuances in understanding and perceiving housing and domestic relationships. A critical point is the lack of conceptual equivalence between languages by which one can understand the implications of meanings. Rybczynski (1986) identifies the special usage of the word home within Anglo-Saxon usage, which originates in a common assumed idea of self, family and space developed in a particular cultural context over 300 years.

Our analysis would suggest that language is an important cultural dynamic if we are to understand perceptions of housing and the relationship between tenure and society. There was until recently no equivalent term in Slovenia, for example, for 'homeownership'. The term traditionally used to denote tenure is '*lastnistvo stanovanja*', but this term primarily signifies a lodging or dwelling without conceptually denoting the resident as owner. With the radical rise in levels of owner-occupation a new legal term has been introduced to describe the phenomenon '*lastno stanovanje*' which directly means 'own dwelling/residence' (Mandic and Clapham 1996:87), which illustrates that the conceptual link between ownership, residence and the feeling of home becomes an issue subject to empirical verification.

In the Japanese language there is an almost inexhaustible supply of non-equivalent words and concepts used in discourses on the home. '*Ie*', meaning house, home, family, household, is a concept we have already examined as unequivocal but absolutely central to housing and family life and, moreover, a core social tradition. Although we are asserting that language is culturally specific, this does not necessarily mean that analysis is incomparable. Our

respondents used a number of analogies equivalent to those used by British homeowners. Two recurring ones used to describe their owner-occupied homes were, '*sumeba miyako*', meaning 'where you live becomes your capital (city)', and '*ikoku ichijou noaruji*', meaning 'one country, one castle, one master'. Saunders' approach considers concepts such as 'an Englishman's home is his castle' as demonstrative of more universal predisposition towards homeownership. However, what might be more illustrative in this case is the appropriation of traditional or common aphorisms by homeowners to construct a discursively normalised position. For Gurney (1999a) the use of such aphorisms may be better explained by the lack of adequate expressions by which to express the distinctiveness of homeownership. The origin of the aphorism, 'an Englishman's home...' has an uncertain origin, but stands firmly in the lexical repertoire of Anglo-Saxon homeowners. Ideas of private property and privacy that are socially constructed in relation to tenure are thus critical. Essentially, our assertion here is that language is strongly bound to a common cultural understanding, and while we must be sensitive to the subtle complexities and differences in meaning, processes of social construction of a shared set of assumptions are still central and can provide us an insight into discursive and social processes.

### **Housing Perceptions**

In our research with Japanese homeowners discourses on the qualities of houses themselves illustrated a strong process of differentiation between two key factors, the built object, and the land and environment itself, which emphasised qualities and attributes unfamiliar to the Anglo-Saxon norm. Land was always prioritized in accounting for best or worst attributes of the house or home, and as the most significant in the purchase and consumption process. Buying land in the best location is always the first part of the housing process, and the potential for a house to be good was often grounded in the potential of the area, in terms of physical environment, convenience and the quality of neighbourhood. Land was considered a scarcer commodity, and the reasons given for this were often tied to another discourse on the nature of Japan as a crowded and confined space.

In our interviews, questions about the home had to be reduced to separate questions about the land '*tochi*', and the building '*jutaku*'. Although the reasons for the prioritisation of land may have more to do with the separated house and land markets and the pattern of provision and construction, which originates in cultural tradition, land had an enigmatic and essentialised quality. Land is considered permanent while the house itself has an ephemeral quality. Families are considered to hold land for generations tying them to both community and place. Houses, on the other hand, are flexible, they come and go and should be changed as necessary in order to fit with the needs of the household at particular times in their lives. Houses were said to be in a constant state of decline from the moment they were built in terms of their condition and use value. Their financial value was also considered to rapidly diminish over time, with houses much more than 20 years old being practically worthless. This pattern was demonstrated in nearly all cases when respondents were asked to explain the qualities of land and houses as homes and goods.

*Well, land doesn't diminish in value, but a house gets older year by year, although to some extent, the difference between land and houses depends upon how you live in and use the house. There is a problem though of the house rotting and falling apart as it gets older. If you own land it is difficult change that situation, but the house itself is much more flexible and easy to change to fit your needs. I think in Japan, we consider land and houses very separately. When you buy or rent land the choice of location and environment is determined by your lifestyle and how you choose to live. When you choose a house it has to fit in with the conditions determined by your initial choice of land (M 36).*

*The house is a product that depreciates in value, so it is quite difficult to consider them as the same thing. Land will still be there even if the house burns down. Land in Japan is very limited, so land is more valuable than buildings (F 53).*

The conceptual and market consequences are that land is a 'real' investment, a permanent commodity that will always hold a value. It can be passed on to other generations as the vehicle of family wealth and status. The Japanese house or apartment, alternatively, shares many qualities with consumer durables such as cars or white goods. This contrasts strongly to British homeowners who may have much greater sense of permanence about their house, which can be their basis of security and attachment to their property (Richards 1990).

Those who lived in apartments, despite the obscured relationship between their home and the land, also emphasized location. The rights of condominium owners in Japan is somewhat confusing, however the system of perceived aging of the built property is consistent and many apartment blocks are periodically rebuilt over 30 year periods. The disadvantage for the owners in this case is getting agreement from the other residents in the building in making changes.

*When you own a place there is a lot of trouble involved in managing the place, especially in an apartment building. In this place we have a residents organization in order to manage the Danchi... It was difficult to run the organization with them as its difficult to get consent or come to compromises (M 36).*

*It is awkward when the land is attached to the building, as in the case of this apartment. In order to rebuild the property when it is old... we have to get the permission of a good percentage of the other owners. So it can be really inconvenient. So this apartment is going to stay as it is for much longer. Its been proven that this building should be good for 50 years though. So my husband and I can live here pretty securely...but my children will need to take a mortgage to rebuild this place. So I think it is better to own the land and the building outright. So houses are better in this way (F 66).*

The principles of control, family property, and community are more problematic for apartment owners. Condominiums, especially older ones, have become the most difficult property to sell or maintain value in the market recession of the 1990s. Despite the fact that condominiums grew fast in the owner-occupier

market over the last 30 years, an association persists between apartments and instability, and houses and stability. Surprisingly though, many of the condominium residents in our sample were happy with or even preferred apartments because of their convenience and affordability. '*Ikkodate*' (detached houses), however, still appeared to be the ideal form of dwelling in most cases. There was considerable confidence that even though property values had fallen, that land was a good solid investment.

While these discourses go a long way in explaining the differences in the condominium and detached house market in recent years, with more persistent recession in the former, it also provides an insight into the relationship between cultural practices and the specific organisation of the housing environment in Japan. For example, the second hand housing market in Japan constitutes less than 2% of the market (see Forrest et al 2001). While a direction of causality is difficult to demonstrate, the conceptual separation of land and building explain the preference for land investment, which was a core factor in the economic inflation of the economy in the 1970s and 1980s, and the speed by which Japan switched from a rental to a owner-occupied system after the war. Culturally based conceptions of land and space have been transformed or appropriated by housing discourses that have made owner-occupied tenure appear the natural form.

Another connection can be made to family ideologies as family land represents something durable over generations. It can be directly related to the principles of '*ie*' and the longevity and essentiality of intergenerational family relations and the land. As in the pre-war era most Japanese were renters, and before that mostly feudal tenant farmers, the modern discourse constructs an essentiality about ownership and family, which we can implicate in the use of traditional ideologies in normalising post-war homeownership preferences.

The discursive construction of houses and buildings as ephemeral objects also illustrates a relationship to a cultural perception of the built environment that has made the Japanese construction sector so influential in the economy as this understanding justifies a continuous process of building and demolition. Japan



has been described as a '*doken kokka*' (construction state) as so much of the economy and employment relies on it. In 1998 the construction industry employed 6.9 million people, more than 10% of the working population and more than double the relative levels in Britain. It is further estimated that one in 5 jobs in Japan directly or indirectly rely on the construction industry (Woodall 1996).

### **Economic Advantages**

Across homeowner societies the economic meaning or significance of house purchase is critical. In Japan too, the main advantage, or reason to own, given in the majority of cases, was financial. Money spent on rent was seen as wasted, and discourses tended to fit with the wasted money arguments identified by Gurney (1999a) and Richards (1990). This waste was associated with feelings of being dejected or futility. Housing loan repayments of the other hand were a means of accumulation of wealth or asset building.

*No matter what happens in the future, we will always have a place to live, because we own rather than rent. We can always use the house or convert it into cash if we need to. The house is the most valuable asset and so it is very important how we use and manage it (F 57).*

What is important in our analysis of economic discourses is that owning is considered naturally superior to renting despite economic contradictions. Although the house is the biggest family asset in most cases, homeownership has not been as an effective means to build wealth as in other societies. While some older homeowners have made 'on paper' profits, many younger ones have not due to the fall of property values since the early 1990s. While most respondents did not expect much recovery in the market, there was consensus that buying a home was an economically rational move. The discursive logic of accumulation and asset building, which has made sense in the British context where most homeowners have seen substantial appreciation in the values of their homes over the last 25 years, is also applied by Japanese homeowners

despite a strong sensitivity to the real loss in value and the precariousness of the market.

Even though most respondents demonstrated concern over the amount of interest that was paid over the mortgage period, it was always preferable to renting, and the 'common sense' of paying off a loan, rather than 'throwing away' money every month on rent. The concept of debt was a very notable aspect of the economic perceptions of the home, and appears contradictory to the inevitable assertion of the economic advantages of owning. One specific concern which several respondents identified about buying their homes was '*roun jigokku*' or 'loan hell'. This phenomenon is a cautionary tale about households who have over-committed to a loan and either fail or suffer hardship in order to keep up. Japan's saving culture<sup>viii</sup> has been emphasised as a particular characteristic of its economic success, and there has been considerable resistance to building systems of credit and borrowing at the household level. Although there was a considerable concern with debt as a disadvantage of becoming a homeowner, it was discursively negotiated in order to rationalise the decision. Indeed, the house in terms of savings and debt was seen as a very special phenomenon. Borrowing to buy a property is one of the only cases where debt is justified. Most respondents didn't see it as a normal debt. The property was seen as tradable, or a financial base in case of future hard times, although most did not see themselves selling their properties, especially as the value of the house itself would be lost in any trade, with only the land carrying any real value. The significance of the house as a means to accumulate wealth may go a long way in explaining the ease by which housing loans as a form of debt were incorporated into the system.

*I don't like using credit or things like credit cards, so I really didn't want to borrow money to buy this place. But I suppose we could always sell it if we had to, for the money (M 30).*

Indeed the concept of deterioration we have associated with the physical object of the house is central to the long-term perceptions owners have over their financial commitment to owner-occupation. The older a building gets the more

the homeowner has to spend on regular maintenance in order to simply retain the living standard of the building. This builds up to a point after 20 or 30 years when the house loses viability as a family home and homeowners feel compelled to rebuild from scratch. Even though homeowners may have paid off the original loan by then, the period of debt may be extended. This was considered as an essentially natural state of affairs.

*I bought this land before the bubble burst. So I thought we could make some money out of the place at the time. The main advantage is that we will have our own house after 25 years or so. If we rented we could never have our own place, it will never become your place, no matter how long you live there. I've never really thought about the disadvantage of buying property. Of course, we have to maintain the house and keep up the repairs, but it is natural to have to do that to your own house. I was told that this house should last in good repair for about 25 to 30 years. Even after that though I think it will still be liveable and usable as a home (M 57).*

Many of the younger owners had had to buy apartments as the only means of entering the owner-occupied sector. However, because of the more tenuous relationship between the property and the land and the necessity to have cooperation with other residents over many housing decisions, this group were perhaps the most frustrated. They had sought to become owners as a natural development in their lives but had found the ideals and economic advantages of owner-occupation intangible. The main advantage for this group was that they had more space and no longer had to worry about the housing market and their long-term family stability as they once had.

*The apartment we have now is not really worth that much anymore. In order to buy a new house I would have to find a way of raising some money from somewhere other than just the sale of this place (M 36).*

The younger group of respondents were all more concerned with the risks of their financial commitment to their homes. There was very little faith in the potential to make any economic gains, or about the investment qualities of their

homes, although there was belief that the economy was strong in the long term because of the accumulated national wealth, and the individual wealth held by older generations. One modifier of their expressed level of worry about the market was the use of family loans in buying the property. In such cases there was less concern over the status of the market. There was an awareness of a housing ladder, but belief that they would be able to move up it was limited. Most expressed relief about having a place or some land of their own. The central theme was the commitment to the principle of 'rational economic choice' in relation to their decision to spend so much on the family home. Always it would be better in the long term to pay of a loan and own some land than to rent.

Do you think this house has been a good investment?

*I don't think so at all. We knew at the time we bought this place that the prices were going down. I don't really expect them to recover too much either, but it is quite important to maximize the performance of this house. You might feel that it is better to own a house than renting even though the value has gone down (M 37).*

A difference with women's discourses was their concern with the use value of the home. Housing was an inevitable cost and it was therefore more important to get their own piece of land and their own living space, especially in cases where they had started a family. Buying a home was also considered necessary to have a better quality of home, which could only be assured by buying a new property, although there was a strong awareness of the problems and risks associated with the housing market.

How about your home, has it been a good investment?

*Not really. Maybe a couple of years ago. I don't really think of this place as an investment. I am not interested in investments. This place is bought for living in, that's why we are not worrying about this place as an investment (F 36).*

The older group had substantially different opinions as many had either already made money from buying a home early and had paid off most, if not all the loan, although some had bought at the height of the bubble. Those who had made substantial losses in the long term did not appear that concerned and were relieved that at least they had a property of their own, and capital losses would only be realized if they sold up or moved to another property. Those who had paid off the loan were very satisfied as their homes could serve as family security, or would have some exchange value for their old age care or life after retirement. The diminishing values of property were played down, although there were many acceptances of capital losses. Some waxed enthusiastically about the potential to make money through housing in the days of the bubble, although in real terms none had seen any substantial pay off. In the long run buying had been both necessary and worthwhile, and preferable to paying rent and having nothing to show for it.

*When we moved the loan was very expensive for us, so we expected to have to struggle a bit. But we knew if we had to we could always move back into a rented house. Once the price of our land started to increase it went through the roof. It became three times more valuable during the bubble. Now it has settled down to a value a fair bit more than what we originally got it for. It is still about double, but only for the land, the value of the house is almost nothing now (M 57)*

Interviews with Anglo-Saxon homeowners, which have shown meaningful associations between owning property and specific economic advantages (Winter 1994), have been based on the perception of property values rising. In terms of meanings of 'making money via sweat equity', 'saving money via forced savings' and the 'devaluation of mortgage payments by inflation' the salience is somewhat warped by the conditions of the Japanese housing market. Financial security is not understood to directly flow from the fact of rising property values, and 'making money' is not considered dependent upon the event of selling the house. Ozaki's research (2002) demonstrated that whereas Japanese homeowners are more concerned with atmosphere and comfort, English homeowners are far more concerned with the saleability of their

properties. Rakoff (1977) also found the owner-occupied house, in the US, is principally a commodity or an investment opportunity, bought and sold with an eye to profit as well as use. What is shared with Anglo-Saxon homeowners is the attribution of financial 'security' to ownership rather than the assumption that an owner-occupied home is a financial 'investment'.

What was common with Richard's (1990) research and Japan was that financial futures related to 'family futures'. Financial security is consistently interpreted as security for later life that extends beyond their owners own lives to their children's. Ownership was the basis of unity and stability and related to meanings of settling down, foundation and permanence. In Richard's interviews family discourses were intertwined with financial concerns such as mortgages (1990: 122). Similarly in Japan, most people believed that the best thing to do with money was to save towards a home. Homeowners also expressed security in terms of permanency that leads to stability essential to family life.

Critically, Winter points out (1994:99) that homeownership as old age security means something very different in a country where there is no welfare support for the elderly in comparison with where it is, and this is a significant aspect in accounting for the understandings of Japanese homeowners who rely on the family and family assets as a primary source of welfare. What is important for our comparative evaluation of homeownership societies is the discursive process by which dwelling has been transformed or re-signified as 'property', or, in other words, a commodity within a market system rather than a vernacular object for 'living in' (King 1996). The Japanese data does reflect this discursive practice, although much of the significance of the house as a place for the family and for living in is retained, which is arguably due to the context of both the failure of the housing market for making 'profit' and the necessity of family property as a container of welfare resources.

In our interviews the contrast between commitment to the home as a family asset, and the disadvantages and relative dysfunction of housing as a financial asset illustrate how engrained homeownership beliefs have become. In the light of all the capital losses and despite the fact of high maintenance costs, the

financial advantages of homeownership are far more questionable. Also, despite the anti-borrowing culture in Japan and the expressed resistance to debt of our homeowners, borrowing for a home was still seen as a good economic manoeuvre. Respondents tended to discursively negate these issues and justified housing investments and loans as different kinds of asset and a different kind of debt. In Lee's interviews (1999) with Hong Kong homeowners, the home as a commodity in a market, property speculation and expectations of capital gains were central in accounts of housing behaviour and the economic significance of homeownership. The Japanese situation contrasts drastically and the prevailing perceptions of the house as an asset and investment are grounded in substantially different terms.

### **The Normalisation of Tenure**

Perhaps the most significant point in accounting for the economic meanings of housing in homeowner societies is that principles of investment and asset building are engrained in discourses, despite contrasts in housing conditions (Winter 1994, Richards 1990). Owner-occupation practices are essentially 'natural', which is a concept central to Gurney's (1999b) analysis of normalisation processes. Indeed, the construction of ties between families, land and ownership are central in defining homeownership as natural. It is also useful to consider the other normalising elements identified by Gurney in relation to Japanese discourses. These elements relate to the 'homelessness' of renters compared to owners and the qualities of owner-occupiers as 'better citizens', and can be effectively contrasted between societies.

For Gurney (1999a) a particular practice in English housing discourses was 'tenure prejudice', by which the qualities of owner-occupied and rented tenure were strongly differentiated with strong negative connotations of the later. Japanese discourses on tenure also presented different ways of living, or attached different qualities with each tenure, with the relative merits of each identified in terms of its opposite. The main themes of these opposing qualities were commitment and security versus insecurity and freedom. Respondents associated purchasing a home with settling down, beginning a normal family

life, building up a lifetime asset and setting down roots and social connections with others in a community, putting weight on the qualities of permanence as a means of identification of their own lifestyles and justification of tenure choice. Owners were settled and committed, they were doing something more worthwhile, their decision was to spend more of their time, money and interest in maintaining a permanent family house.

*Advantages? Well... to own it... settle down... Living in a rented place is like living on a floating weed...or like a raft... You know, like ... Japanese people...we are agricultural people... we want to settle down. To own a house can be seen as a status symbol for some people. Also we can relax and settle down. In terms of economic reasons, people who rent can enjoy their life more, but owning a house makes me feel better. I think the purpose of having your own house is to achieve stability in life. I do not think there is a disadvantage to it. Of course there is a lot of tax, and maintenance costs. Therefore, there are a lot of disadvantages to it. I have never compared it to renting but it might have a disadvantage economically. However, I put more weight on the psychological advantages for my way of thinking than the economic problems (M 57).*

*Well, firstly, the thing is that I have a strong attachment to this house now. I really feel like it is mine. Another thing, especially for Japanese people, if they live in a rental house they can never really settle down because they never feel secure and always suffer from the feeling that they are not in their own place, that it is borrowed. Another advantage is that if you own your own house, you have something to pass on to your children. This is one of the most important things for me. It is a major responsibility of parents to pass something on...Of course the main advantage of renting is that you don't have to take on a lot of loans. If you don't have a loan, you have a lot more free income to spend on food and clothes and luxuries. The disadvantage is that you never have any property to show. It is important for your pride. It looks bad if you have nothing to pass on to your children. Of course they are going to have a better life if they know they can inherit an asset like that (M 61).*



Although older homeowners were much more prejudiced against renting, younger ones identified many more advantages with renting. Renters had much more flexibility to move to new neighbourhoods if they didn't get along, to change apartments if the rent got unaffordable and to change their accommodation to suit a growing family or to be able to commute more easily in case of an office transfer. In terms of disadvantages of renting, there are also many similarities with Richard's (1990) research in Australia in terms of vulnerability to landlords and lack of freedom to do changes.

*If you rent a house you can move easily. For example, you can't really tell what your neighbours will be like before you live there...In our apartment I can tell when the people above us have their grandchildren round. If you don't worry about the noise its no problem, but if you do it is better if you are renting because it is much easier to move somewhere else. If you buy, you are pretty much stuck (F 34).*

In terms of the condition of 'homelessness' that English owner-occupiers associated with renting, there was indeed a similar standing in the Japanese case. Owner-occupied homes were considered designed specifically to suit the family, are on family ground and require care and maintenance. Renters have little connection to the built unit they dwell in and have no responsibility for its care and maintenance, they may have no intentions to live in it long term and they have no financial investment. However, despite the prejudice against renting there were not such strong contrasts between owners and renters as types of people. The category of 'bad citizens' had far less salience to Japanese homeowners. Renters were not a worse kind of people, but rather were a different kind of people who were not as desirable as neighbours.

*"In Tsuita where we used to live there were a lot of tenkinzoku<sup>lx</sup>. We didn't communicate much with them, and the school wasn't very good. The kids were happy there, but I wasn't very impressed...I think it was then that I started talking to my husband about buying a house in a nice neighbourhood somewhere...I think it is more important to have neighbours who are also home owners, rather than to own a house in itself. If you have neighbours like*

*that, you probably have a better social standing I suppose...Because we wanted a good school for our children it was important to buy a house... The neighbours are different and our lifestyle changed. We think about the neighbourhood and the area we live in a lot more now. We communicate a lot more with the neighbours and have a lot more to do with the community. I am much happier now (F 33).*

Judgments about the desirability of a home were based on location in the right kind of neighbourhoods, which were always explicitly, or implicitly, owner-occupier areas. Ozaki also highlights a strong concern for the location in relation to the reputation of estates (1998:70). Instead of considering prejudice against, and the homelessness of renters, the discourses are more subtly intertwined. Renters are communityless and are only 'bad citizens' in terms of the effect of tenure on their lifestyles making them more ephemeral and less settled. In England (Gurney 1999a) prejudicial judgements about people were based on their choice of tenure or lack of choice if they were perceived as excluded from homeownership or marginalized to council estates. In Japan alternatively, private renting is often a necessary step on the housing ladder rather than a lifestyle choice, and the conditions under which most people enter homeownership are more clearly defined. Reference to public renters was conspicuously absent from discourse. This could be due to the perceptual inclusion of public housing as a step on the housing ladder for younger households or its continued marginalisation in the housing system. It may also reflect tendencies to resist discourses on status and class differences, which we shall develop shortly. Essentially, what is significant in both English and Japanese cases is a process of normalisation. What may differentiate the two is the spatial constitution of neighbourhoods and the perceived and discursively supported class homogeneity in Japan.

### **Group Differences and Discursive Typologies**

There were some discernable differences between genders and the age groups of owners in their consideration or tenure. The principle of ownership was more engrained and grounded in essentialist assumptions about the superiority of

owner-occupation psychologically for the older and more traditionally orientated respondents. Older people have experienced more of the advantages, have paid off loans and have more security, which might explain the difference. Their housing careers have followed the normalized pattern and they were able to establish themselves before the system started to fragment. Young people too were committed to the advantages of homeownership and clearly associated their new tenure status with new feelings about themselves, their environment and their place in society. At the same time they were more open to the advantages of renting and did not see ownership as so ultimately necessary for family and psychological well-being. Women were more concerned with the effects of tenure on their family and relations with community. Women with young children felt that in an owner-occupied home there was more freedom for the children to play noisily and cause some damage to the house which is a concern in rented accommodation where neighbours are more often in closer proximity and deposits are easily lost. While all women demonstrated more concern over the quality of the relationships with neighbours in private housing, older women particularly asserted strong ties with friends in the area.

Do you have any plans to move?

*Oh no, my friends are here. If we move we have to start in the community and making new friends all over again... and it takes 10 years to make good friends. Also, it is easier to make friends when the children are small. I'm too old to start making new friends, to make real friends that is. The most valuable thing is friends and good neighbours (F 66).*

While some clear patterns between genders and age groups and housing discourses emerged, a typology of discursive positions also became apparent among our respondents. These can be most simply divided into 'traditional' and 'pragmatic'. 'Traditional' homeowners were ones who emphasised the essential and natural qualities of homeownership in terms of Japanese culture and human values. While this group were mostly made up of older homeowners, a few of the younger group relied on similar rhetoric in justifying or explaining housing choices, and there was occasional crossovers from traditional to pragmatic discourses about housing amongst both older and younger respondents<sup>x</sup>.

'Pragmatic' homeowners relied on more practical explanations of their decisions to become homeowners. They emphasised advantages for individual households of owning over renting rather than tradition. Essentially there was a connection between the experiences, housing and social situation of the respondents and the patterns of discourses they engaged with, and homeowners who lived or expected to live intergenerationally, or who had received family financial assistance in purchasing their homes, often relied more on traditional discourses, whereas homeowners with fewer family connections were more pragmatic.

As with research in Western homeowner societies (Rakoff 1977, Richards 1990), the discourses and values associated with housing were bound up with various parallel discourses and ideologies concerning family and normal paths through life and ways to live. Tenure was bound to principles of ideal family life, but was articulated differently by different groups. Owning a family house was necessary for normal family life in very practical terms, such as security, and long-term family interests. Stability had a financial connotation, however the overall stability associated with homeownership was strongly entrenched.

*I bought it because it was a rational move to make. I don't think there is much difference between buying things like food and other necessities and buying a house. Therefore I didn't get any of that sort of satisfaction in buying a house (M 36).*

Traditional male homeowners often used discourses about security and financial security but also, in many cases, used more sentimental terms of attachment and belonging, or as a base for family relationships. Ownership was fundamental in facilitating this condition.

*If we were renting there would be no guarantee that we could stay there indefinitely. But if you own you never have to think about your security that way. I think that that is important for the family. Our children are all girls and they will marry and join their husband's family. But I would like to keep this*

*house as a base for our whole family. Like for when the family visit for New Year and O'bon<sup>xi</sup>. I think that it is good for them psychologically to know that. Moreover, I think it is good for them to think about and use this house as their family home for as long as possible (M 57).*

For younger women there was not such concern with tenure. What was most important was providing a space to have and bring up children, although there was an associated proper lifestyle and community where these activities could take place, which were normally associated with homeowner neighbourhoods, which had been critical in the initial choice to buy. Older women too provided more connections of owner-occupied family housing with sentiments of attachment, belonging and haven. Homeownership was always assumed to be the best or natural choice for a family.

*A family house... Yes it is important I think. By owning a house you can psychologically feel secure and attached to the place you live. The house is where you wrap your family up (F 52).*

*Yes it is important indeed. For an ideal family life, having a home is at the heart of that. It is far more of an advantage for the family, so buying a house is always the best choice (F 83).*

Typological differences between different types of homeowner were most apparent in discourses on intergenerational relations. Younger men were very pragmatic in their statements about family relations and housing expectations. Most respondents in this group had a small preference toward reciprocal care exchanges, but few expected this to be practical in the future. There was a common awareness that such expectations of children were too constraining. The assumption was that their children would have to be more geographically mobile and independent. There was little expectation of any housing or wealth transfer in exchange for stronger family connections and reciprocal intergenerational care relations. Although the wealth contained in the land was always thought to be transferable, in only two cases did homeowners expect to pass on any family land directly. There was little expectation that the housing

itself would be of use to children's families. It was more likely to be a burden to future generations who would be forced to borrow and rebuild. The main expectation regarding exchange concerned parents. Although most asserted the necessity of living near their parents in order to care for them, in cases where they didn't live with them already, they were a little more reticent about intergenerational living arrangements. The concept of living together was not embraced as a traditional value or even ideal. Living near enough to carry out their responsibilities was enough.

Do you think you will live with your children's family in the future?

*I don't want to have to live with them, just nearby. As we do with the wife's folks at the moment. The advantage of living close together is that it is easy to contact them when we need them, and we can easily support each other. I think it is hard to live together because you have to share time and space which can be impossible sometimes. If we live separately we can share time and we can rely on each other whenever we need to. I think that is the best relationship. I can say that because this is the experience I have had with my In-laws here. (M 36)*

Overall, those who lived intergenerationally made stronger assertions about housing, family land and family tradition, which Izuhara (2000) identifies strongly with 'ie' tradition. Women tended to be more traditional in regards of care exchanges with their parents, although, younger women were also more reticent about the merits of living in an intergenerational environment. They also had few expectations of being in a position to be cared for by their own children.

Do you want to live with your children after retirement?

*I think that would be impossible to do that here because it is far too small. I have no desire to do that anyway. My brother lives with our parents and has to look after them. He is really constrained and it is often very difficult for him to get away. Also because the whole family live together we are a bit cautious about visiting them. When my kids say that they want to visit their grandparents we have to be careful about when to go, because there are too*

*many in the house and too much going on if everybody is there. So, in my opinion I would like to live separately to my kids and their families so they don't have the same problem (F 34).*

We need to be cautious about cohort differences as many younger respondents lived in apartments and might have had different attitudes if they were higher up the housing ladder. Among the older respondents, a handful thought of their properties as family assets in terms of passing on a heritage rather than simply a source of wealth, while many others saw them purely in economic terms. What characterizes the older group therefore is a split between more traditional ones who perpetuated many of the discursive norms of 'ie' and a more liberal or progressive set, who saw their homes and family relationships in terms of exchange. What was common amongst the group was both a desire to live with or have close exchange ties with their children and the problems of making their children comply. Whereas younger parents wouldn't expect their children to look after them in the future, some of the older ones considered it ideal but unlikely. The main concern was with looking after their own parents in cases where they were still alive, as opposed to being looked after by their own children.

*It is important that we live close enough to my parents to still look after them. But I want my children to be able to go anywhere they want.*

Isn't there a contradiction in that?

*Well my generation and my children's generation think very differently. Up to my generation, there was an obligation to look after your parents, but I don't expect my children to have to think like that anymore. There is really a cut off point in this kind of thinking between my generation and the young people of Japan now. My parents may expect to be looked after by us, but we don't expect this from our own children. Nevertheless, I might change the way I think about that when I get really old (M 61).*

If the role of the Japanese housing system was traditionally to support intergenerational continuity and, in terms of state interests, to ensure mutual self-reliance with families and welfare provision from family resources, our data

suggests that the system is beginning to fragment due to the inconsistency of expectations between respondents. Although Qureshi and Walker (1989) assert that kin relationships are still the most significant form of assistance for most people, especially the elderly, and Izuhara's research (2002) suggests that older people still value intergenerational living, our interviews suggest that expectations are currently in flux. Arguably different expectations of and between younger and older generations may be largely the result of differences in lifecycle, however, the data we have considered on housing and household fragmentation suggests that we need to take discursive differences more seriously.

Our research also suggests that the preference for living in close proximity rather than together is becoming an increasingly significant compromise as most in the sample, young and old, accepted such a state of affairs. There is a corresponding preference among the younger generations that parents spend their wealth on themselves rather than leave it to their adult children<sup>xii</sup>. The financial independence of older people through savings and social security mean that many more of this generation can support themselves in their old age. Indeed, as a group they appear more secure than the generations before them and after them due to the precarious conditions of occupational welfare in the post bubble economy. Horioka (2000) claims that the 'selfish lifestyle model' now dominates household saving behaviour, with people saving primarily for their own retirement and other events in their life course.

With our research, with few exceptions, only older respondents considered their property a truly family asset that could be passed on indefinitely and belonged to the family rather than the individual. Izuhara (2002) suggests that there are changing and conflicting expectations of inheritance and care exchange in Japan. The conflict is between expectations based on traditional patrilineal values and more modern ones based on an equitable return on care exchange. Our data suggests likewise, but also that there is little expectation that the youngest generation will need to, or be able to, participate in traditional social contracts of care and exchange. An ideological implication is that the meaning of the family owned home is being transformed and that the hegemony of the family,



which has been central to post-war Japanese policy, is breaking down. The principle of private property ownership as essential to family life persists, however the type of family is more fragmented.

### **Status and Class**

In Ozaki's comparison (1998) the English explicitly connect housing and social status and acknowledge owner-occupation as a mechanism for status differentiation, whereas the Japanese themselves resist class terms and judgements, despite clear distinctions between occupational groups in their access to privately owned, quality housing. Ozaki also identifies a theoretical resistance to the definition of Japanese society in class terms. This is not to say that Japan is a 'classless' society, as there is clearly awareness that there are differences in class and status as demonstrated by the investment of individuals in the task of maintaining or improving status. Eccleston (1989) argues Japanese actively ignore the existence of minorities or an underclass, which is very different from being unable to perceive it, and has strong implications for understanding the cultural basis and discursive construction of social inequality. Befu (1992) also argues that the language itself contributes to a horizontal differentiation of social strata, and identifies a range of phrases used to differentiate groups, which belies the effective differentiation of social classes (see also Nakane 1972, Ohnuki-tiemy 1987).

Class and status are key elements of understanding both the cultural meaning of the home and its relationship to broader social hegemony and ideologies. Class is linked in theoretical terms with shared life chances, relations to production and levels of relative power within the market (Saunders 1990:22-23). Status, alternatively, is expressed by lifestyle (Gerth et al 1991) and status groups conserve 'conventions' and 'styles of life' in order to create a closure of status and identity. In the case of the Japanese middle mass then, "*relative consumption levels and the subjective judgement of what they see as an improved living standard does not necessarily support the total picture of a classless society*" (Ozaki 1998:63). Our data asserts a distinct relationship

between status discourses and housing, which underlies a complex relationship between tenure, class and status.

Our Japanese respondents were inclined to follow ideas of egalitarianism and homogeneity consistent with the understandings of Japanese social ideology. The characteristic construction of awareness of status and tenure was the reluctant acceptance that homeownership was associated with a better status position.

*I think a lot of people put emphasis on buying a house in order to achieve some sort of social status, but... in my case, this was not really the concern because so many people are homeowners anyway. I bought it because it was a rational move to make. I don't think there is much difference between buying things like food and other necessities and buying a house. Therefore I didn't get any of that sort of satisfaction in buying a house. When we were looking for a house, we didn't have that much money in the bank... Maybe it is easier to get credit or a loan if you're a homeowner but I am not really certain about the advantages of that. The real reason I became a homeowner was so that I could move to this place and this area and concentrate on paying off a mortgage. I am not really concerned about social status at all (M 36).*

There was acknowledgement that in society in general homeownership was a necessary step in acquiring social standing, but this was always couched in qualifying terms, such as, it was necessary to achieve this kind of status in order to gain adequate credit or standing as a reliable person in the community, or with banks and credit companies. Perin's research in the U.S. also identifies that entry into homeownership is indicative of a mutually agreeable relationship between the individual and the bank. It demonstrates a level of stability and permanence on the part of the owner-occupier (1977:74). In these terms the status of the Japanese homeowner is therefore salient, although the emphasis is more on levels of reliability than relative class position.

Women in general were much less resistant to the idea of achieving higher social standing via tenure. However, they also asserted that this was perhaps

more important to men than women as men participated in more competitive environments in the work place and that signs of status and achievement were more important to them.

*I think for men, it can be important. Men can be very competitive, and when they enter the company and start working they become very aware of who buys a house first and things like that as a sign of who is doing well (F 30).*

Men themselves managed to link status to tenure without applying it to themselves. Ozaki (1998) emphasises the discursive norms of 'tatemae', or public face, in understanding status discourse. Japanese people are less likely to present themselves as being class/status conscious, since there is a cultural principle and discursive social norm that everyone is equal. Acknowledging differences between people would present a less harmonious picture of the social order. For Befu (1980:30) to keep group harmony it is better not to mention any differences in class or status within the group.

*Within my company there are people who own houses and people who rent. There are lots of different cases. I am not sure whether you are a homeowner or not is important within the company in terms of relationships between the bosses and everybody else... If you have your own house it is easier for you to invite your colleagues over or your boss, and I suppose you are seen as a more reliable. So it can be easier for you in a company if you are a homeowner (M 54).*

In a comparison of societies, Ozaki argues that the Japanese are as aware as the English about status. "Japanese people in fact see differences within the so-called middle stratum. It is just that they do not want to speak about them" (1998:78). One of the key differences is the resistance to openly speaking about and considering status and housing. Indeed in her study several informants refused to match abstract house types with occupations, as they didn't want to judge people from the house they live in. Stacey (1960) also found in small town England a resistance to speaking about social class that amounted to a taboo, and that the existence of status and class differences should be assumed

but not spoken about. She argues that by not talking about class/status, differences are presented as less significant than they actually are. Indeed, the more someone accepts the class system the more likely they are to be self conscious about it and feel less democratic about admitting it (1960:146). Ozaki also asserts that in both Japanese and English societies people do not speak out about class and status, despite being aware of them (1998:78).

There were also differences between older and younger respondents, with younger people engaging more with pragmatic rationalisations about their status whereas older homeowners asserted a traditional opinion that status and owner-occupation were naturally linked, and were more comfortable with the idea of homeownership as a marker of standing in society. Homeownership was more important in endowing dwellers with qualities of reliability and permanence in the community. Owner-occupation was a necessary step for middleclass normality and respectability.

*I do think that it (homeownership) can be important to status, but I do not think that it's the only thing. I think it is all depends on people's way of thinking. Therefore, for people who think I do not need to have my own house in order to enjoy their life, it is OK. However, I do feel secured by owning a house. It can be said that it was important to have our own house... How can I say...It is not important to own a house as a status symbol. Although to have your own house can show peoples' social status (M 57).*

*If you own a house it shows that you are well off enough to buy into property. It shows that you are secure and socially respectable.*

Do you think better of people who own?

*Well yes I do. It does have an effect on your social standing. It really is important to your position in society and how people see you.*

Does your house reflect your social status then?

*No I don't think that. I think this house is a little bit old and shabby, so it doesn't reflect the position in society I think I have (M 60).*

There was an awareness among younger respondents that as homeownership was now so common and that society was much more diverse and affluent, that homeownership, as a means to express or assess identity and status was no longer as meaningful as it once was. Indeed, homeownership as a signifier of status has been identified as more important in societies where other signs are unclear (Adams 1984, Rosow 1948). Essentially, older homeowners were discursively 'traditional' in that they were more committed to the post-war 'Japanese dream', where housing was more important as a marker of mainstream inclusion and compliance with the principles of family based self-reliance. Younger homeowners were 'pragmatic' in terms of their awareness of the post bubble housing and socio-economic conditions. In this case status and identity are culturally contained and can only be understood in this way.

What perhaps contrasts most significantly with Anglo-Saxon homeowners was the lack of stigma associated with renting. In some cases renters lived alongside owners in similar apartments and houses. The size and quality was a big marker of status, whether it was owned or not. Also, the location of a residence in a 'good' or expensive neighbourhood was often as important as tenure. This contrasts with Anglo-Saxon research where tenure is far more significant and tenants are commonly regarded as transitory or as failures (Berry 1977, Gurney 1999a). For Winter (1994) the home and neighbourhood constitute separate spatial levels of cultural meaning, and the status of the individual is tied to both the status of dwelling and the status of the neighbourhood. For our respondents the status of the neighbourhood was far more salient, and the dwelling itself less so.

For Clammer, Japanese class-consciousness is primarily constructed around consumption; seen as a process, a continuous activity of self-construction, or relationship maintenance and symbolic competition (1997: 101). In this case, class is no longer based on competition but rather elements of consumption. Skov and Moeran (1995) argue that because of the deeply rooted ideology of homogeneity identifying Japanese society as a middleclass one, the system is more deeply rooted in consumption and more effectively differentiated by gender and age rather than social-class fragmentation.

What is important for our analysis is that there is a fundamental association between homeownership and status perceptions, and thus housing is effective in mediating social differences and identities. While the home is not clearly a class symbol it is still implicated in status judgments. Cultural meanings of home and status share a similar pattern of awareness and discursive resistance to Anglo-Saxon societies, however the main point of difference is the greater significance of inclusion within a mainstream status group who are considered reliable, rather than asserting superiority over other social groups, or those in rental accommodation. The second significant difference was the greater emphasis of inclusion in a good neighbourhood, normally defined by the domination of homeownership, rather than the tenure status of the household itself. What is most critical are differences in consumption which reflect status differences without asserting the existence of class differences.

We may argue therefore that Japanese homeownership has prospered and has been an effective policy strategy as it allows the expression or actualisation of social differences in terms of status, and is a manifest class difference in terms of differential access to good quality housing, without contradicting the social maxim of equality. While people are subconsciously aware of the inequalities and status differences, they are not faced with the clear contradiction with the social maxim of the mass middleclass mainstream. Homeownership therefore facilitates social stratification whilst presenting it as equality.

### **Control, Identity and Individualism**

Control and the ability to make physical changes is an essential part of homeownership and creating a home in Anglo-Saxon based research. Physical changes to the home reinforce notions of ownership and identity.

*"Security and control or security stemming from control are sometimes linked by homeowners... Again in contrast, it is insecurity stemming from lack of control that is mentioned by renters" (Winter 1994:110).*

For Winter control also refers to feelings of autonomy and has a relationship to status. The meaning of control for homeowners has also been demonstrated to be about independence and freedom from landlord caprice (Rosow 1948, Madge and Brown 1981, Saunders 1990, Richards 1990). While Japanese homeowners share many of these cultural meanings and strongly associate the advantages of owner-occupation with control, freedom from interference and freedom to do changes, autonomy is not clearly linked with status, identity and individualism. We shall consider how the concept of control is a more practical concern for Japanese homeowners and what the implications of these differences are for Western understandings of homeownership as a mechanism for identity formation and expression.

Conspicuously absent in our homeowner's discourses about control and changes made to properties were concerns with self-expression and identity. Nearly all changes made to the decoration and layout of homes were seen as practical necessities in order to maintain the level of comfort and suitability of the property to the needs of the family. The unit was considered as something that can and should be changed in order to fit with changing conditions, with the preference for improvements always tempered by cost. For example, younger households expected to make changes at some point in the future in order to provide individual rooms for the children, whereas older households were concerned with changes that would make best use of space after retirement or when older children had left home. While principles of autonomy and freedom were present in discourses, the type of freedom homeownership facilitated was not a privastic one related to identity and control of space. It was normally defined in terms of the ability of the homeowner to make necessary changes to the property that they would be unable to do as renters.

*It is very important to be able to do improvements to your house. There are lots of changes in you lifetime. The size of your family gets bigger and smaller, your kids leave when they get married etc. So it is important to be able to change the house to suit the needs of the people who live in it at any particular time. The house we had before had a poor floor layout and the flooring was very uneven. We had this house built last year and we wanted it to be open*

*plan. I don't think of the house as a social asset and didn't have any special attachment to building itself. That's why houses are not built to last that long.... That's also why we used a lot of concrete and prefab techniques. It makes it easy to reform the house and change it around (M 61).*

The idea of the home as an ephemeral consumable object that is continuously deteriorating, and that can be changed and replaced, was central in accounts of housing decisions and is a critical factor in understanding how homeowners relate to the home as a medium of expression of household or individual identities. Around a third of older homeowners had already totally replaced the building on the site they owned. Another respondent estimated they had spent more than the cost of doing this in the course of making improvements and fitting new kitchens and bathrooms etc, over the years. Another household had chosen a type of frame that would be longer lasting and more durable. However there was still no expectation that the house would last.

*Yes, we bought this house with its durability, for earthquakes, for example, in mind. We thought about it as a long-term thing. We chose it because it was reinforced concrete, but there are pros and cons to that. It is quite difficult to extend, because of the build type. The advantage is that it doesn't vibrate. We have changed the kitchen and bathroom around a bit too... I put a lot of weight on safety and comfort. I think this house should last longer than 100 years. That was an important reason for choosing this house. Maybe after we die, someone will knock this house down though (F 53).*

Essentially, while the house has been demonstrated to mediate status perceptions in Japan, it is a different order of social object and doesn't mediate comparable cultural meanings to Western homes. Control is a practical concern rather than an identity process. What is more important in Japan is the mediation of the homogenised, social mainstream identities rather than individual ones, and how the tenure rather than the control of the space mediates identification



Homeowner neighbourhoods in Japan clearly mediate differences, they are identifiable as homeowner neighbourhoods, perhaps by reputation and the dominant form of stock (detached housing), but are at least recognisable to potential homeowners who seek to join them. Identity in this case is defined via a more normalised form of middleclass lifestyle fitting with the prevailing hegemony. In this case individual identities are merged with neighbourhood ones which are more important social markers. Rapoport (ibid) differentiates the process of communicating identity internally – to members of one's own group or oneself – and externally to others and outsiders. The homogenised cultural nature of Japan, which seeks, at the face level, to assert a unified identity and harmony, implies that communication of in-group identities are more significant. Identification of homeownership with settling, community and family security is thus better understood as the assertion of the modern homogenised Japanese 'mainstream middleclass' identity and cohesion.

In Western homeowner societies much of the expression of identity is achieved through the manipulation of semi-fixed feature elements and consequently personalisation is stressed in the process of identity. Rapoport (1981) accounts for the importance of this personalisation in terms of the 'product', where the changeability of semi fixed features can be highly distinctive and can communicate a complex message of identity, and the 'process', where the feedback from the environment which responds to the active effort of the individual (i.e. a sense of control over the environment), is perceived as competence and hence positive self identity. Indeed, Western research has emphasised individual identity in understanding the significance of modern homeownership, where the concept of self-identity and self-esteem are seen as linked (e.g. Saunders 1990), and the house becomes a symbol of the self. The relationship between the home and the self shall be examined in more depth shortly. Essentially, our data demonstrates control and identity to vary substantially as a meaning of home, and a differential conception on the part of homeowners of this type of relationship with their housing.

### Section Three: Integrating Culture, ideology and the Home

#### *'Honne' and 'Tatemae'*

The aim of the previous section has been to identify and explain key similarities and differences in meanings and discursive patterns among Japanese homeowners compared to their Anglo-Saxon counterparts, as well as highlighting their socio-structural context as a means of illustrating their salience in broader socio-cultural ideologies and post-war hegemony. This section seeks to develop this analysis further by linking these meanings and discourses to a broader understanding of the role of housing in ideological and social practices in Japan. We begin by highlighting two central concepts in the Japanese language and culture that, although challenging to our analysis and interpretation, are central in understanding Japanese society and discourse.

These two concepts are *'tatemae'* and *'honne'*, the first of which we have already touched upon in explaining the tendencies of Japanese homeowners to assert a harmonious and non-judgemental discursive position. *'Tatemae'* refers to an individual's explicitly stated principle, objective or promise, and *'honne'* refers to what an individual is really going to do, or wants to do (Goodman and Refsing 1992: 6). Other authors emphasise different aspects of these concepts. The critical point for Hendry is that Japanese have a clear awareness that can be demonstrated in language, of the distinction between *'tatemae'* and *'honne'*, and how it is used. For Taira (1988) this ethical construction leads to a level of double talk that is necessary to translate in Japanese discourses. What research shows us about what people say and do in Japan tends to tell us more about the researcher and their own frustrations and beliefs about the Japanese themselves (Goodman 1992: 8). Consequently, the understanding of ideology in Japan remains largely misunderstood.

*'Tatemae'* was a significant influence in the conduct of a number of our interviews, particularly with male respondents. Responses appeared more contrived to reflect the age, status and identity of the respondent. Most of the female respondents appeared more open to a conversational discussion of issues and experiences, in many cases giving very explicit detail of family affairs and

relations. The presence of a foreign researcher at the interview was also a significant modifier of the context, which often led to a more '*tatemae*' answer. This was evident in the respondent's propensity to make broad generalizations about the Japanese people.

Anthropology has been responsible for presenting Japan as a homogenised group (Mouer and Sugimoto 1986), as much as Japan's own discourses assert this position. However, the problem lies not in the data or ethnographic methodology, but in the ways it is used to make generalisations about Japan. Although '*tatemae*' is a very strong element in Japanese social interaction, 'impression management', and the mediation of a 'personal front' is a normal element of any interview situation. Edgerton (1965) addresses the situational management of interview interaction where identities are created and developed, which poses an obstacle to validity. Undertaking qualitative naturalistic research as a foreigner can be even more problematic. Nevertheless it can be incorporated in accounting for performances given for the benefit of the foreigner and turned into an analytical advantage. The foreign researcher, preloaded with an alternative set of cultural and common sense assumptions is more sensitive to the 'anthropologically strange' and the processes and presumptions each cultural member normally takes for granted (Hammersley and Atkinson 1995). Ostensibly '*tatemae*' answers provided a substantial insight into the significance of housing for the homeowners themselves and how it mediated broader social relations and ideologies.

### **Confucianism and '*Nihonjinron*', Ideology and Hegemony**

Goodman (1992) considers '*tatemae*' in terms of 'ideology' and '*honne*' in terms of 'practice'. *"Ideology, therefore, is the way groups are defined and define themselves symbolically; practice is the way individuals act within that socially defined universe"* (ibid: 14). This stands in contrast to Western conceptions of ideology that focus upon false consciousness. Clammer's approach (1997) considers the concept of ideology in Japan in terms of its specific form of modernity where self-identity and the relationship between consciousness and false consciousness are less important. For Giddens (1991) self-identity is a

central concept in understanding social relations within late modernity, which Clammer argues, is ethnocentric and non-universal in this case. There is an argument that Confucianism in many East Asian societies now presents a central ideology or worldview, in the same way capitalism, socialism, fascism and communism presented ideological worldviews in the West (Preston 1967). Confucianism has been used to explain the economic success of Japan and East Asian Tiger Economies in mobilising an efficient workforce. At the same time it was implicated for many years previously as an ideological burden, and used to explain the lack of development (Foster-Carter 1988). Our analysis seeks to identify Confucianism and '*Nihonjinron*' (theories of Japaneseness) as central components in understanding analytical tendencies and ideological processes in Japan, which are central to understanding developments in the housing system and meanings of home.

Moon (1989) demonstrates that Confucianism is utilised in different ways in different societies and that therefore we should look at Confucianism in terms of the rules that define conduct between individuals. In the case of our interviews the principles of '*ie*' and '*tatemae*' were central in understanding the discursive process and the significance of particular assertions vis-à-vis Japanese society. In Japan the idea of hierarchical relationships has been a central Confucian precept, and largely disguises modern class differences and tempers social judgments concerning status. Arguably, our research demonstrates Confucian principles are implicitly extended to discourse. These principles relate more to the Japanese socio-cultural appropriation of Confucianism, rather than any universal principle, however. In relation to housing discourses Confucian values such as '*ie*' are strongly asserted and are ostensibly apparent in modern social practices, although the fragmentation of the housing system and the 'pragmatism' of many household discourse implies that the system is in transition, or not as central to social practices as normally implied.

The language of Confucianism is indeed flexible and pragmatic. In the 1930s the language of Confucianism was critical in suppressing worker unrest, when the employers organisation ('*Keidanren*') invoked the ideology of work practice, where the worker's loyalty was repaid by employer benevolence (Crowcour

1978). Indeed, the assumption that Japanese labour practices (lifelong employment etc.) are grounded in Japanese tradition and Confucian principles is divisive and ungrounded (Hane 1982). Van Bremen (1986) suggests that the 'distinct ideologies' of Confucianism are regularly mobilised by the ruling class as a means of rationalising their rule by discussing it as the 'natural state of things'. It is perhaps useful to link this to the idea of Japanese welfare, 'ie' and the house, as the post-war homeownership based housing system was clearly an innovation of the Japanese state and reflects economic concerns as much as cultural predispositions.

Although many social analyses of Japan have emphasised the political economy in explanation of the phenomenon of Japanese modernisation (Johnson 1987, Van Wolferen 1989), culturalist explanations that rely on assumptions of cultural uniqueness ('*Nihonjinron*') dominate (Clammer 1997). The '*Nihonjinron*' is closely related to Confucianism and for Goodman (1992) constitutes the characteristic ideology of Japan related to socio-political beliefs and the aims characteristic of the nation.

*"Nihonjinron ideas propose that the Japanese people, simply by the fact that they were born of two Japanese parents in Japan, share important characteristics which differentiate them from other people. The features which constitute this 'unique Japaneseness' include the ideas that the Japanese are a particularly homogenous group of people, that they are naturally harmonious, and that society is based on hierarchical interpersonal relations that involve respect for authority. For many Japanese...such ideas constitute their worldview" (ibid: 11)*

Befu (1989) argues '*Nihonjinron*' has come to the fore in post-war Japan as a replacement for nationalistic militarism as a means of maintaining hegemony and stability. In the face of post-war defeat, *Nihonjinron*, Confucianism and other parallel ideologies have become critical in defining a common hegemony that provides identity and social direction. Furthermore it has been argued (Kawamura 1980, Dale 1986) to represent the ideology of the ruling class in Japan, including industrialists, politicians and bureaucrats, who seek to maintain

social cohesion, promote nationalism and disguise inequalities and instability created by economic growth. In Marxist terms this ideology can be translated into one where individuals accept the ruling class ideology that Japan is essentially classless, harmonious and unique and work for the good of the nation as a whole, thus ensuring the maintenance of the status quo and the legitimization of the state and the ruling authorities (Eccleston 1989). The interrelationship between tradition, modernity and Nihonjinron underpin the post-war development of Japanese society where the drive towards economic expansion, consumer based capitalism, identity and social cohesion have interacted.

The concept of the group is a central ideological principle in Japanese society and social practice. It perpetuates traditional social order and is tied to Nihonjinron. To criticise the ideology of groupism is, however, somewhat problematic as it implies that it may be strong in order to resist the more 'natural' tendency toward individualism. Arguably the principles of groupism, homogeneity, loyalty etc, central to Nihonjinron are all bound up together in Japanese post-war socio-economic policy and can be implicitly tied to the welfare and company system etc. For Cannadine (1983) these principles can be understood more broadly in terms of the 'invention of tradition', which bind many Confucian societies together. These ideologies have held together nationalistic post-war hegemony necessary for capitalistic growth. The Japanese home as a symbol and the system of homeownership are also central elements of this invention of tradition, which have been supported by public discourses within and without Japan alike, and are demonstrated in the discursive propensity of our respondents to assert natural or essentialist terms concerning homeownership and the housing system.

### **The Japanese House as the Embodiment of Ideology**

Within Western literature there is an architectural myth concerning Japanese houses. *"The continuous popularity of a fragmented and decontextualised image of the Japanese house is fuelled by strong underlying ideas of Orientalism"* (Bongar 1989: 202). Discourse on the Japanese house, with its delicate elegance and lack of decoration has become perceived as the

embodiment of Zen and harmony, and the cannon of Japanese social organisation. The Japanese house is characterised by a strong interdependence of the order of the family and the physical order of the house, and is thus considered the materialised order of the family (Engel 1964). This discourse has created an idealised form of Japanese family life that ignores radical changes in the household in contemporary Japan and, moreover, in Japan itself the family has been understood in terms of this framework, which has actively promoted the decontextualised image of the house and home (Daniels 2001). The post-war family can be understood in terms of the transformation of the idealised notion of the house and '*ie*' into a more nucleated modern form (Ochiai 1997) convergent with Japan's own concept of modernity and owner-occupier family living. Essentially the Japanese home has acted as the medium and embodiment of cultural values and an ideological system that has facilitated social change whilst maintaining social order and hegemony.

Within the house the traditional and modern are reinvented and posed against each other. For Daniels the incorporation of tatami rooms into modern houses particularly reflects the juxtaposition of Japanese tradition and modernisation. While the house is in reality a modern consumer object, the ideology of the Japanese home and harmonious family is perpetuated by touches of domestic tradition. "*The notion of a tatami room as a place for nostalgic reflection fits with the strict division of work and home idealised in contemporary Japan*" (2001: 216) For Moeran and Skov (1997) there are 'overlapping rhythms' of consumption in Japan, the quicker one indicating fast changing fashion items and the slower one a 'consumption of tradition'. For Daniels, the Japanese house plays between both consumption forms and embodies both ideals through its mix of modern and traditional elements. One is about traditional identity, family and values the other about a projected modern Japan.

The post-war era marks the reinvention of the Japanese home and the consumption of housing in a privatistic owner-occupied form has been central to the reconstruction of Japanese society. Ozaki (2002) emphasises the differences between the Occidental concepts of individualism and privatism and the family centred, socially interdependent basis of Japanese privatism. She asserts

substantial differences in accounting for this in socialisation processes where group based identity is a core cultural value. In our analysis of Anglo-Saxon meanings of home, privatism was a central concept, and while the privatisation of personal and family space, and the significance of this space as a middleclass symbol is salient in Japan, its significance in defining and separating social relationships between private households and wider society is limited. The processes of privatistic identity formation, expression and self-fulfilment are not clearly comparable in terms of cultural meaning. For Daniels (op cit) the Japanese family have become participants in the culture of material consumption of houses, which, although modern, is strongly linked with traditional identities. Nevertheless, while discourse emphasises family and social homogeneity, it is still essentially a form of privatist consumption associated with a particular type of status and lifestyle. Ozaki's attempt to differentiate privatism fails to negate the surface ideology of Nihonjinron. Although Japanese privatism discursively asserts social harmony and interdependence, it belies the fragmentation of society and families themselves, which has been a consequence of the socio-economic rebuilding of Japan.

Daniels research illustrates that the reality of many family situations is one where individuals within the household follow very separate personal projects and have very individualised activities and priorities largely differentiated by age and gender. The rooms used by individuals to relax are often different with the father enjoying control of the main family room and TV. As in individualist societies the house as a 'collective good' for the family is diminished as technology has facilitated the fragmentation of the home (Douglas 1991). Although much is made of mealtime family interaction and the harmony of the household in relation to cooperative relationships outside the household, each member follows very different lifestyles.

*"The Idea of social harmony based on gendered, framed identities continues to be cherished. However, in practice social relationships in the home, as in wider society, are experiential and dynamic rather than static"* (Daniels 2002:225).



Ideas of East and West, of tradition and modernity are central in Japan's development of housing forms and living styles. While ideas of the nuclear family and consumption of Western objects have emerged, they have done so in the context of Japanese ideals of the harmonious family, social collectivism and elements of traditional housing and living. As such housing has been central to social ideologies that integrate social changes into social hegemony, and thus discourses of the family and house are critical ideologically. Myths of the Japanese house and family are central to a mystification process that seeks to assert for the Japanese a particular understanding of themselves. Consequently the Nihonjinron, which is practiced by Japanese and foreigners alike is a central ideological process and can be used to understand the meanings associated with and the development of the Japanese housing system. Indeed, our respondent's discourses were strongly entrenched with Nihonjinron, which essentialised a relationship between housing, family and Japanese society. These discourses are also tied into other meanings of home, which although common in many societies were tied to Japanese society and homeownership specifically.

*I think the difference with Japanese housing is that we are an agricultural people - Europeans are hunters. In other words, that is the difference with Japanese people and Japanese homes. We are settlers and Europeans are migrants. The Japanese farming culture means that we tend to stay in the same place. Maybe this is a myth, but that's the way we think of ourselves... I think this is the reason why I have chosen this house... I think Japanese people choose a house in order to make life more secure...What I mean by security... security is the feeling of settling down and having an asset (M57).*

Our concern is not with an assertion of whether Japanese houses and meanings of home are more or less unique than other societies, but rather with the deconstruction of the ideological and social processes and the criticism of analyses that perpetuate such myths. In English culture also, ideals of family life and privatism are mediated and perpetuated by the housing system and are equally as ideological and divisive. Indeed, Gurney (1999a) emphasises the myth of the 'Englishman's home as his castle', which is central but largely intangible for homeowners in discourse. What appears common to both

societies and discourses is the intergration of housing tradition, social change and social stability. What is divergent between Britain and Japan is the form of tradition and discourse, and, as we shall argue in depth later, the relationship between political hegemony, tenure and discourse.

### **Home and Self-Identity**

How housing is used to express identity varies across cultures, and the central issue in many societies, particularly modern homeowner dominated ones, is the nature and means by which social groups communicates identity via housing. All forms of identity depend on setting up contrast with those who are different. *"These differences both separate and distinguish these social units and also lead to various forms of interaction and communication"* (Rapoport 1981:12). As the link between identity and self-esteem is not so distinct in Japanese culture, looking for houses as symbols of self is not so productive.

While Saunders discusses the personalisation of spaces such as porches, gardens windows etc, in English homes (op cit), Japanese homes are filled with personalised objects (Daniels 2002), but little is done to individualise the property in terms of personal or household identity beyond pragmatic changes in order to suit the family size and living needs. Although Japanese homeowners have much more direct control of the physical structure of the house itself, in cases where the house is custom built on site, most features play a practical role. The most individualised design aspects of Japanese houses are the inclusion of either tatami or Western style rooms. However, these are not personalised spaces but represent different aspects of cultural identity. Furthermore, most houses include both types of room. This is not to say aspects of the self are absent in Japanese housing, as indeed, many of our respondents were very proud of certain features of their tatami rooms, or highly innovative technologies they had imported into their homes. The point is that personal touches are mediated by a largely contrived set of forms contained within a homogenised set of identities.

Essentially, whereas Japanese homeowners use homeownership as a means of asserting a common identity despite status differences, Anglo-Saxon homeowners are more concerned with individual identity. Indeed, British owner-occupied housing is far more significant as a means of demonstrating that the residents are successful or wealthy, and facilitates expression of individuality and personal taste, differentiating them from other households and lifestyle identities. Identity as mediated by the owner-occupied house is thus different between Japan and Anglo-Saxon homeownership in terms of individualism. Hendry's point (1992) is to differentiate between *individualism*, with connotations of self-assertion and individual rights, and *individuality*, or the opportunity for an individual to develop his or her own particular talents or character. In the analysis of homeownership in terms of privatism and individualism, the orientation of individuals and identities within broader social organisation and orientation of these is critical. In Japanese individualism is '*kojinshugi*', which, in many contexts has negative connotations implying selfishness and immaturity. Individuality is '*kosei*' which is a more idealised notion that draws upon more modern values and discourses (Hendry 1992:56).

Furthermore, concepts of individualism and freedom normally associated with the meaning of status and control are substantially different in the Japanese case. Doi (1988) has argued that the concept of freedom in Japan is based on interdependent relationships. To behave as one pleases without consideration for others within the regulated activities of normalised Japanese social life is substantially different from the Western understanding of freedom as independence from others. Freedom is thus strongly associated with selfishness and disregard for others, and similarly, independence is not highly valued as it undermines connections and associations with others.

*"Anyone who asserts he is his own man, complete in himself, is by definition 'wagamama' – selfish, heedless of his interdependence with others, unwilling to recognise and accede to the constraints that social relations invariably entail"* (Edwards 1989: 126).

For Hendry (op cit) Japanese socialisation processes orientate individuals around particular self and group identities. The early stage of socialisation is dominated by the differentiation between '*uchi*' inside the house and '*soto*' outside, or to groups of people who belong to the inside or outside world. Efforts are made to associate the inside with safety and security. As children get older the concept of '*uchi*' is applied to broader groups including neighbourhood community, classmates etc. Essentially relationships between the individual and the outside world are broken down into a hierarchy of concentric rings of affiliation. Furthermore, these relationships encourage the distinction between public face and private self, with formal behaviour appropriate for particular situations. The house or home as a location, social space and metaphor, is thus central in defining social relationships, and also as a point for the expression of self. Inside represents a set of loyalties and intimacies and outside a clearly defined set of identities and relations. Although some comparison can be drawn with notions of social performance, and front and back stage (Garfinkel 1967), '*uchi*' and '*soto*' constitute highly structured and formal categories that even cause changes in language by which relationships are expressed.

We can thus begin to modify our interpretations of the discourses of homeowners and the significance of the owner-occupied home in Japan. The Japanese are reluctant to associate the desire for a 'home of ones own' with values of status, freedom, and independence, as they have negative social meaning. Alternatively, principles of interdependence transfer broadly to society as a whole, and are central in the hegemony behind Japanese family welfare and the self-reliance which government policy has promoted and relied upon. While it is asserted that Japan is not an individualist society it is better to understand it as ideologically resistant the idea of individualism whilst in everyday practice personal individuality, identity and self-interest may persist. In this case self-reliance is a more salient concept for explaining the feelings of independence and control facilitated by homeownership. It is also useful to reflect on the principle of self-reliance as a more important social marker than independence vis-à-vis status, which is central to the ideological principles of post-war social and economic reconstruction, and contrasts to the understanding

of the autonomy of the Anglo-Saxon homeowner as a status factor. Inevitably self-reliance does not undermine the principle of harmony and homogeneity as individualism would. Theoretically, this undermines Giddens' (1991) binding of modernity with certain kinds of social interconnections and preoccupation with 'self'.

## **Conclusion**

The focus of this chapter has been the interaction of housing and homeowners within the broader social landscape and housing context of Japan, where housing has played a key role in the transition from an authoritarian militaristic to a modern, social mainstream orientated society. The meanings of housing and tenure have been linked with the overall socio-ideological context to demonstrate relationships with cultural tradition, social change and stability. As in the Anglo-Saxon context the interconnectedness of housing discourses with a normalisation process and hegemony have been illustrated, congruent with Gurney's (1999b) Richards' (1990) and Winter's (1994) findings. However, significant differences are apparent, specifically in terms of economic, class/status and identity meanings. The main characteristics of which may be summarised as follows.

- Houses and land are fundamentally constructed as different kinds of object, which has major implications for their production, trade and consumption.
- Economic meanings are central despite the failure of the market and constrains on wealth accumulation determined by constant maintenance and rebuilding requirements.
- The consideration of homes as a means to accrue assets is mediated by their special status as sources of debt and savings.
- Normalisation of the homeownership system is apparent, although judgments of rental tenure are tempered by perceptions of a housing ladder.
- Discourse on public renting and renters are largely absent from discourse, possibly due to a peripheral status in the housing ladder and discursive resistance to those outside the mainstream.

- The status of neighbourhoods as homeowner neighbourhoods is more significant in discourses and perceptions than tenure in itself as a social category or residential preference.
- Differences between groups based on age, length of tenure and gender is evident, and a typology of 'traditional' and 'pragmatic' discourses provides an insight to cultural influences and social changes underway.
- Homes as family goods and as intergenerational containers of exchange are in a process of transition towards a more practical system.
- Class difference between housing groups are better understood in terms of status consumption.
- Status and identity are asserted more in terms of similarities, social homogeneity and the social mainstream, rather than difference and class.
- Control is a central advantage of homeownership, although concern is more over practical changes for family needs than the expression of identity or individuality. Self reliance and Interdependence is asserted over freedom and independence

Essentially, this chapter has established the position that modern Japanese housing ties in post-war hegemony and social cohesion with class/status, identity, consumption, family life and social participation. Tradition and modernity have been negotiated to mediate social identity and direction in the face of massive social change. Housing as the embodiment of traditional values and modern lifestyles has been central in this process. As in the UK the process of housing consumption has been transformed into a privatistic form that has reified the significance of houses and transformed them from dwelling into property, which has fulfilled political and economic interests more broadly. While in both the UK and Japan the re-signification of housing has played an important role in defining and maintaining social and class relations, the

prevailing cultural and social pattern is substantially different. The central variables being, ideological content and hegemonic processes.

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<sup>i</sup> In the early 20<sup>th</sup> century there was some notable union agitation. However, by the 1930s the military had essentially taken control and enforced social conformity to the principles of militarist expansion.

<sup>ii</sup> The concepts also signify spatial meanings of inside and outside the house, and 'uchi' is often used to signify the home itself.

<sup>iii</sup> Prime minister office, Survey of Peoples Livelihood (1981).

<sup>iv</sup> Hirayama and Hayakawa (1995) also argue that a generational gap has formed between those who were able to buy homes before the bubble and those after, and those in line to inherit housing and those who aren't.

<sup>v</sup> Comprehensive Research and Development Agency (1983) cited in Hirayama and Hayakawa (1995).

<sup>vi</sup> See Rex and Moore 1967, Haddon 1972, Saunders 1978, 1990.

<sup>vii</sup> Cited in Honma (1986:56).

<sup>viii</sup> Japan has more than double the level of household savings than the USA, for example. See Ostrom (1988)

<sup>ix</sup> 'Tenkinzoku' are employees who have been transferred by their companies to serve temporarily in a branch office. In big moves their families often accompany them.

<sup>x</sup> While we seek to explore the nature of these typologies, it is difficult to quantify their use. Although some qualitative approaches do quantify response categories our focus is social construction and therefore quantifiable terms are not particularly useful

<sup>xi</sup> Annual festival when family members return to their parents house to honour their family and ancestors.

<sup>xii</sup> See Tokyo Women's Foundation (1998) *Zaisan, Kyoudousei, Gender* [Assets, Partnership, Gender]. Tokyo



## **Chapter Seven**

### **Comparison and Reformulation**

#### **Introduction**

As we have addressed the housing context at structural and discursive levels in both Britain and Japan, it is necessary to begin to draw some clear and direct analytical conclusions. Here we seek to identify the more or less common elements of homeownership systems and societies, in order to identify a more universal set of variables. At the same time, we seek to identify social and system elements more particular to Anglo-Saxon and the British context, or the Japanese, as a means of readdressing the 'universal myths' about homeowner societies. Furthermore, we will begin to connect the formal analytical categories set out in the initial chapters with our substantive analysis of the Japanese homeownership system and homeowner's discourses.

In this chapter the comparative explanation we develop of Britain and Japan as 'homeowner societies' aims to provide clearer categories for understanding the relationships between housing systems and tenure regimes vis-à-vis social and cultural divergence, historic, political and economic factors. The first section provides summarised comparison of common and dissimilar elements of homeownership in the two societies, and provides some conclusions about the relationships between different social elements. The second section deals with the formal debates established in chapter two and examines how they can be applied to non Anglo-Saxon homeowner systems. Essentially, this chapter will consider how well or poorly Japan fits into Western typologies of policy regimes, and the extent to which Japan is unique, or fits into an East Asian/Confucian model.

## **Section One: Divergence and Convergence between Homeowner Societies**

### **Socio-Economic Development**

The first key point of difference is the socio-economic context within which homeownership emerged and expanded. In Britain in the early 20<sup>th</sup> century, the original tenure system entered crisis. Private renting was increasingly ineffective as a means of investment for landlords, and working class households were increasingly demanding better housing conditions to the extent that it had become a key political issue on party agendas. Although the origins of homeownership were artificial and institutionally defined in Japan also, the same economic or political pressures did not initiate the transformation of the tenure system. Despite periods of union activism in the 1920s and the early post war years, Japanese workers had not addressed housing and urban living as direct concerns. Similarly, the petty bourgeoisie system of private landlordism was relatively effective economically.

At the heart of the Japanese post war reconstitution of the housing system was an agenda of economic and social reconstruction through massive economic expansion and urban development. Households and social institutions quickly reoriented themselves around this principle and in less than ten years after the war homeownership was the dominant tenure. The complete shift to homeownership in Britain, however, was slow and in the initial post war period public housing marked the orientation of society towards a welfare-based system. This was eventually overcome by a radical modern Conservative revision of policy and housing policy in the 1980s that managed, largely via the sell off of public housing stock to lower-income households, to establish Britain as a homeowner society.

### **Housing Policy and Welfare**

At the institutional level there are more substantial differences in how homeownership has been nurtured and developed in the two societies. The main provider of housing loans in Japan has been the government whereas building

societies and the private sector have been central in the UK. In addition, there have been multiple indirect measures for supporting private housing investment through the taxation system. In Japan HLC loans were aimed at middle-income groups and are the main direct measure to influence the tenure pattern. Households are largely forced into homeownership due to the scarcity and inadequacy of rental family housing.

By contrast, 'Right to Buy' and shared ownership schemes have been crucial in supporting the entry of marginal groups into the British homeowner sector. British housing policy has concentrated more on those who cannot afford to buy or rent a house in the market. British housing policy has become more selective and constrained, having more direct influence on the tenure pattern, and the abandonment of a universal housing policy has expanded and diversified the homeownership sector. In Japan, although direct government involvement via the HLC and UDC is substantial, policy influence is largely indirect and it is mostly upper-middleclass households who have benefited. Moreover, the role of the public sector and the direct provision of rental housing have been more prominent in Britain. Compared with British public housing policy, Japanese policy has largely depended upon the market sector because of the low budgetary allocation for the public housing sector.

The prominent roles of the private sector, employer and family as providers of welfare in context of the reluctance of the state to provide welfare have made housing, as the centre for welfare exchange and the most effective means to accrue and pass on assets, particularly critical in the organisation of welfare and encouraging owner-occupation in Japan. The relationship between the state, family and company appears to be a particular aspect of this housing system and substantially different from Britain. The difference in levels of de-commodification and the practice of re-commodification are key points of divergence in understanding homeownership and state rationality in the two societies, and constitute central comparative points we shall develop in the following section.

### **Homeownership and Housing Ladders**

There is some convergence on a conceptual hierarchy of tenure in Britain and Japan. This is most significant in establishing a housing ladder, where homeownership is clearly differentiated from alternative tenure statuses in order to assert it as a shared aspirational norm. For Kemeny (1986) in Anglo-Saxon homeowner societies the organisation of public and private rental housing have inevitably become significant to the normalisation of appropriate ways of procuring housing and of progressing through the housing ladder, from social rented housing to private rental and finally owner-occupation. In Japan during the period of mass urbanisation and expansion of owner-occupation, private, public and company renting did not dissipate entirely, but developed hand in hand with the owner-occupied sector. Arguably, they have played a supporting role in the system and, as such, reinforce rather than undermine the ideological significance of homeownership, as they essentially came to represent stepping stones to ownership which mark the tenure as qualitatively different in some way.

The constitution and coherence of the housing ladder also diverges between societies. The homeowner sector in Japan is comprised of single-family houses (57%) and condominiums (37%), which each serve different markets. Access to urban homeownership for single and young families is almost inevitably via the condominium sector, with family housing coming later in the life course. Older and extended families are more likely to occupy a single family home<sup>i</sup>. There is also a clear correlation between age, family life course and employment career and tenure, with increasing homeownership amongst those over 35. Entry to homeownership is much younger in Britain and much less clearly defined in relation to other variables. 25-34 year olds are normally considered to be first-time buyers, although there was a reduction in younger homeowners in the late 1990s (Council of Mortgage Lenders 2001). In Japan over the last two decades decreasing homeownership among younger cohorts has been a feature of change<sup>ii</sup>, and parasite singles have been a growing

phenomenon.

This difference can be put down to a different role that homeownership plays in each society. In a society where homeownership is considered mainly as an accumulation of assets, this tenure would be preferred regardless of age or marital status, which at one level accounts for its success in both societies (Hirayama et al 2003). The notion of independent living is also significant in the UK, as young adults tend to leave their parental home earlier regardless of family formation, providing more motivation for buying your own home. However, in a society where homeownership is associated with 'family residence', declining rates of marriage and later average marrying ages will influence housing consumption patterns. While the role of 'family residences' is more critical in Japan, there has been a dramatic move towards independent living and an increase in nuclear families<sup>iii</sup>.

### **Residential Practices and Values**

Some immediate differences in terms of homeowner culture and practices are simple to define. British homeowners are regular movers and the stock is relatively old. In Japan 'scrap and build', involving regular rebuilding on site is common. Mobility rates are low once a household has entered homeownership, with a strong association between the family house and the family land. Indeed, it could be said that while the Japanese own plots of land, the British own dwellings – even though freehold ownership is the norm (Hirayama et al 2002:2). There are complex differences in benefits and disadvantages in terms of residential land purchase, use and transfer in Japan, as well as a variety of choices and differential constraints in the purchase and production of housing units. In our analysis it is very clear that houses and land are two very different types of object and operate in very different markets, where the values of use and investment are unpredictable in terms of British housing norms. Japanese housing process constitute a particular character of dwelling and residency, which shape the function and influence of housing in relation to individual and institutional perceptions and practices.

Homeownership values constitute a hegemony embedded in discourses of homeowners in both Japanese and Anglo-Saxon societies. While the idea that men are more 'worldly' and women 'homely' cannot be adequately challenged by our approach, it is not surprising that in Japan, where gender roles are traditionally defined and strongly differentiated that such differences were identified. Female Japanese owner-occupiers associated homeownership more with 'setting up' and starting a family than their husbands. There was also support in our data for the notion that with age and length of residency emphasis in meaning moves from economic to sentimental and use values.

The owner-occupied home as an economic and investment good is significant across the homeowner societies we have considered. The particular variable in the Japanese case is the persistence of the association of economic security, despite the fact that, due to the nature of the built unit, houses function poorly as retainers of accumulated wealth. While land does operate in a more normal market, homeowners suggested that their home provided financial security even though they had little faith in value increases and anticipated substantial future maintenance costs. The system of borrowing in Japan also seems considerably undeveloped considering the long tradition of building societies and private loan finance in Anglo-Saxon societies. The government's role in the borrowing sector is thus also explained somewhat by this variable, and current deregulation of the housing loans system challenges the sustainability of the homeowner sector.

### **Housing Markets and Globalisation**

In Britain homeownership has changed from being a tenure of predominantly younger middleclass households in higher quality dwellings to one in which there is a greater diversity of households and stock. The increase in economically vulnerable households is a particular feature and economic and employment changes associated with globalisation has produced a dangerous cocktail of conditions for home owning

households and institutions (Forrest et al 1999). In Japan social and economic trends are increasingly fragmenting households, however the homeowner sector remains dominated by older homeowners with higher income levels. The effect of increasing globalisation and convergence of international economic trends is one that is affecting British and Japanese housing and economic systems unevenly, although some common patterns can be identified.

The role of the private sector in both Britain and Japan, for example, has expanded reflecting global trends. In Britain between 1981 and 2001 the proportion of housing new starts provided by private enterprise rose from 78% to 87%, which almost meets the Japanese rate of 90% of private new starts. Patterns of boom and bust are, however, different, as while Japan's land prices rose consistently in the bubble period and then dropped substantially, Britain has experienced a less severe series of boom and bust and boom again over the last 20 years. Indeed, the late 1990s witness a market revival in the UK and an annual increase in house values of 10%-15%. Japan's housing market remains stagnant and appears to be interacting unevenly with global economic trends, although many East Asian economies appear to be experiencing similar stagnation. While the homeownership rate remained stable in Japan, it increased by 16% in Britain over 20 years.

A key factor undermining the housing market and at the core of deflation in property values in Japan has been the over-construction of housing. In Britain, the price index for newly constructed houses and second-hand ones are alike. In Japan alternatively, since the end of the bubble the marketability of second hand housing, particularly condominiums, has substantially declined. The large-scale construction of new housing in the post-bubble period has been critical as overproduction undermines the value of the existing stock and, furthermore, makes old stock redundant. Japan has trapped itself in a system of constant construction expansion and rebuilding, which while effective in the early years of economic growth, binds the system into an unsustainable process of expansion based on increasing values. Another factor destabilising housing values has been the declining cost of borrowing. Global

pressures have forced interest rates down in many economically developed countries. In Britain, the average mortgage rate decreased from 14% in 1990 to 6.7% in 2000. In Japan, the HLC basic rate went from 5.5% in 1990 to 2.6% in 2001. The subsequent rate has followed the downward pattern due to expectations of a prolonged recession.

Although the relationship between globalisation processes and housing markets are underdeveloped, the growth of homeownership can be described as a process where many societies have moved from a 'golden age' to a 'global age'. The 'golden age' was characterized by rising real house prices, growing job security, expanding state sectors and subsidies, high general inflation and relatively affluent purchasers. The 'global age' (Dymski and Isenberg 1998), is characterized by low inflation, falling or stable house prices, weakened social protection, reduced state subsidies for homeowners, and a greater mix of households and dwellings. A feature across homeowner societies (including Britain and Japan) of the new 'global age' is the shift in risk from institutions to households and a weaker state safety net for those becoming casualties (Diamond and Lea 1992).

The common trend in most regions of the world is greater diversity of homeownership markets. Housing markets in the UK and Japan have become increasingly differentiated between regions and within the countries. The globalising capital market together with the low interest rate and financial deregulation has essentially amplified the volatility of economies. In the new 'global age', housing markets have become less independent and more deeply enmeshed in the wider economy. Thus, risk is becoming a central aspect of social conditions related to housing in terms of volatile economic conditions, unsteady labour markets, and the unpredictability of housing as an asset. The balance and nature of housing, as investment good and as consumption, is increasingly unsettled in the destabilized economy (Hirayama et al 2003).



## **Section Two: Applying Formal Housing Debates**

### **Housing Debates**

Debates concerning the relationship between housing classes and social classes (Rex and Moore 1997, Saunders 1990), housing, ideology and hegemony (Marcuse 1987, Kemeny 1981), individualism, collectivism and divergent tenure systems (Kemeny 1992), and de-commodification and residualisation (Offe 1984, Esping-Andersen 1990, Chua 1997) will be re-addressed in this section in terms of their application to the Japanese housing system. Such an analysis will also consider the universality of the models and theories applied within the Western housing milieu. The extent to which Japan fits in to social and policy regime models applied to other developed nations will be challenged and we shall attempt to discern whether this is because Japan has unique social qualities, or whether we can explain, in more normal terms, social and policy development in Japan.

### **Status, Social Class and Homeownership**

We argued in chapter two that while social class analysis, which accounts more adequately for the influence of housing is a useful step, a model which prioritises housing classes over social classes is not necessarily effective. To assert that ones position in a housing class hierarchy is more influential on life chances, or to prioritise consumption relations over production ones in understanding social inequality and social stratification is not a particularly insightful move (Winter 1994). Lee (1999) has argued the need to utilise alternative social class frameworks in understanding East Asian societies, as the application of Western class models do little to illustrate social class processes and definitions in such societies. How then is the relationship between housing and social class constituted in Japan, and what are the implications of this for investigation in housing studies?

Saunders's (1978, 1979) concepts of 'domestic property class' and 'consumption sector cleavages' (1990) do to some extent apply in Japan, where access to privately owned housing is critical in determining access to welfare resources and

accumulated wealth. However, overlapping this tenure framework are family networks, and although a young family may be renting, their potential to draw resources from parents and other family relationships is significant. The same applies to older people in rental housing who may be able to draw on their children for care and welfare services. The separation between public and private sources of consumption is perhaps critical, where those in public housing and who rely on state welfare are most significantly disadvantaged if isolated from family networks. This must be taken in context of the underdevelopment or lack of state welfare provision. Indeed, many individuals fall through the system and the growing homelessness level is one of the clearest visible aspects of social fragmentation and economic decline in post bubble Japan. Furthermore take up rates by those eligible for welfare is one of the lowest amongst advanced industrial societies<sup>iv</sup>, due to the stigmatisation of welfare dependence.

Critically, the main difference in analysing Japan in these terms is the lack of sensitivity to social divisions within the majority sector where housing is consumed privately. The percentage of those who rely on public rental housing in Japan (less than 7%) is much smaller than most European nations, including those dominated by homeownership. Furthermore, changes in policy mean that most people qualifying for public housing more recently are particular groups with special needs rather than those on a low-income more generally. Public housing is increasingly focused on the needs of the elderly, for example, whose growing numbers have become a primary concern for welfare policy.

Another point of contrast in Japan is the lack of class solidarity or social class distinction and awareness. Marxist understandings assert the ideological significance of homeownership in undermining social class affiliations and consider housing as a factor that enhances rather than determines social inequalities. Arguably, homeownership in Japan has been a key strategy in establishing a middleclass mainstream, however, it is highly questionable whether it is as significant as an ideological force in undermining working class solidarities and in providing

legitimacy for private property relations. Social stratification and class identities in Japan are problematic analytical concepts and Befu (1986) has argued their irrelevance to social analysis in this context. Status differences established through differences in housing consumption may be more relevant, although research has demonstrated the difficulties in disseminating status differences in Japan<sup>v</sup>, particularly in terms of housing (Ozaki 1998). What is important is that homeownership has, like in Anglo-Saxon societies disproportionately advantaged those already well off (Hirayama 2001). The extent to which housing as a factor is more or less influential than, for example, education and income levels in structuring inequalities is difficult to demonstrate.

Eder (1993) suggests that contemporary class analysis, as an organising concept in social theory is limited, as it does not take into account the cultural texture that gives specific meaning to social action. Clammer (1997) and Skov and Moreran (1995) have argued that consumption patterns are a more effective means of understanding social differentiation in Japan, which are more often drawn along generational and gender lines. Although the data is vague, levels of poverty are generally lower in Japan than many advanced industrial European societies, and among the broad group who considers itself middleclass, a mass consumption culture dominates more so than in many other western societies. Moreover, within a culture that asserts homogeneity, consumption constitutes an effective means of relationship maintenance and symbolic competition. Consequently Bourdieu's (1984) conceptualisation of class capital provides a better basis for understanding the relationship between homeownership and social practices where housing is conceived as a central currency of the middleclass struggle for legitimacy, status and authority.

Bourdieu conceptualises society as comprising of four major types of capital, including: economic capital<sup>vi</sup>, cultural capital<sup>vii</sup>, social capital<sup>viii</sup> and symbolic capital<sup>ix</sup>. The underlying assumption is of a dynamic competition between these capitals, particularly between economic and cultural capitals. Competition between

groups wielding different capitals constitutes a process whereby the boundaries of existing classes are blurred, reformulated and eventually disintegrated, thus forming the basis of new social classes. This process is in constant flux and is constantly being reformed to reflect the changing equilibrium between various aggregate capitals (Bourdieu 1984, Crompton 1993). These capitals together empower individuals or agents in their struggle for position within the social space.

Individuals and groups come to occupy a similar 'habitus', or system of dispositions shared by all individuals who are products of the same conditioning. The concept of 'habitus' is thus argued to allow us to consider the actions of agents as objectively coordinated and regulated without being the product of rules or conscious rationality. Essentially, the focus on structures of taste reveals habitus and capital processes within a social sphere. In terms of housing, housing type, location, tenure and other preferences, while held in material constraint by the availability of economic resources, illustrates the operation of Bourdieu's capitals in this sphere. It reveals the salience and role of housing as an individual or household strategy. While all consumption choices reflect specific predispositions, some forms of consumption choices are more important than others. Homeownership usually represents not only the largest economic commitment and consumptions choice, but also reflects or is the basis of the individual as a lifestyle consumer and locating individuals geographically and socially within a certain locale vis-à-vis other consumers. It also forms a broad basis of other consumption choices. In terms of understanding class in Japan, while traditional social class categories break down or are difficult or irrelevant in their application, the distinctions in consumption can be considered as guided by class predispositions. Taste and consumption preferences are not simply coincidental or random, they reveal a 'class culture' if we consider it in a broader sociological sense.

The theoretical implication here is that if housing consumption, culture and class can be connected then the link between middleclass formation and consumption of owner-occupied housing can be theoretically established. This is clearly the case in

Japan where middleclass mainstream identities are fundamentally signified by the consumption of owner-occupied family housing and residing in homeowner communities, and where the broader culture provides a specific context for understanding tastes, predispositions and the significance of housing within socially competitive hierarchical relations. It also provides an insight into how in a society where individualism and status judgements based on individual qualities are discursively resisted, especially outside of institutionally defined roles in the workplace etc, status difference and social hierarchies are established by consumption preferences and housing choices.

While our conclusion that homeownership and housing divisions in Japan reinforce relations grounded in differences in income and production relations, housing consumption and cultural values are also central in establishing class differences as status differences. Furthermore, status differences are arguably more significant and difficult to assert in other spheres, which has made housing more socially embedded and differences in household positions within the housing ladder critical in social relations. In terms of identifying universal qualities of homeowner societies, where a housing ladder is clearly engrained and tenure is a hierarchical criterion, housing is a major signifier of identity and status differences and thus central in social differentiation and mediation of social stratification. Inevitably housing interconnects with factors such as education, occupation etc in the formation of groups. In homeowner societies, however, housing may play a far more significant role in the restructuring of social class and identities. Indeed, the rise of homeownership in Britain and Japan since 1945 reflects changing social class landscapes.

### **Housing, Ideology and Hegemony**

Another focus of this thesis has been the role ideologies attached to homeownership play in homeowner societies, and Britain and Japan contrast in these terms. A critical similarity is the process of normalisation of homeownership as natural to the extent

that it constitutes a consensual hegemony. Congruent with research in Anglo-Saxon societies, Japanese homeowners strongly associate homeownership with 'proper paths' through 'normal family life' which are integrated with other ideologies relating to the family. The inevitable and natural predisposition of families or society towards owner-occupation was a common element of the ideology, implicating it as a more universal element in homeowner societies. In both societies homeownership is both traditionally and culturally grounded and considered appropriate for modern socio-economic relations, despite the fact that in both societies it is historically difficult to ground. In Britain, the ideal of the private owner-occupier household is a Victorian bourgeois invention, and in Japan the constitution of households and tenure in feudal farming communities bares little relation to the modern organisation of owner-occupied housing.

What was more challenging to the Anglo-Saxon understanding of normalised housing discourses (Gurney 1999, Richards 1990) was the lack of stigmatisation of renters in Japan. In the UK homeowners are discursively considered a superior type of citizen and renters, particularly those in public rental housing, as 'damaged citizens' (Gurney 1999, Murie 1998). In Japan tenure status is not a criterion of good citizenship in these terms and renters are considered as committed to the national hegemony and social harmony as much as owners. This is not to suggest that there are no prejudices against public and private renters, as our data suggests there are associations of different types of people with their tenure position. Spatial dimensions are more salient in this case, and homeowners are preferred as neighbours at the level of local community, as they are perceived as more permanent and committed members. Renters do not challenge the hegemony of homeownership, rather they are considered, due to economic or other conditions, temporarily excluded. At the level of citizenship renters are thus more socially integrated, due to the groupist assertions of social homogeneity and harmony.

Despite the differences we have identified here, what is most significant is the existence of a shared discursive reality concerning dwelling and tenure relations that

constitute a public hegemony, which, although not causal, is critical in accounting for the proliferation of homeownership in these societies.

The assumptions adopted by the state in both Britain and Japan assert the positive effect of mass homeownership on civic virtue, stability and the maintenance of socio-economic relations, although, as Murie (1998) and Lundqvist (1998) have pointed out, evidence of a causal relationship between these variables is conspicuously absent. The point of most significant divergence between Britain and Japan, however, is the relationship between hegemony and state legitimation. The key assumptions in Anglo-Saxon homeowner societies concern the role of 'property owning democracy' in providing political legitimacy, support of the political right, and resistance to 'Bolshevism' and collectivism (Forrest, Murie and Williams 1990, Kemeny 1981). These are ideological considerations difficult to apply in the same way to Japan, which has not relied on homeowners, as committed small-scale property owners, to support the status quo. The Conservatives (Liberal Democratic Party), have almost exclusively controlled Japan since the war, and have supported industry and big business as a primary strategy for rebuilding Japan (Hayakawa 1990, Johnson 1996). Governments have been freer in their economic activities and have received consistent public support despite neglect of welfare and living conditions.

Yamada (1999) notes that Japanese urban citizens have historically been more passive and acceptant of poor housing conditions due to the prioritisation of broader national goals of first militarism and then economic development. Housing has primarily been considered in economic terms in Japan and the premise of improving housing and social conditions has been through the overall growth of the economy and development of the housing sector. Although the ideological intent of building a core middle class partly lies behind homeownership policy, the neglect of social housing is not necessarily based on resisting the de-commodifying effects of welfare, neither has it eroded political support. Essentially, economic growth has been

achieved without strong welfare spending, with low social security, and poor and neglected housing conditions.

A similar relationship between the state and households, housing and legitimization is identifiable in Chua's analysis of Singapore (1997). As in Japan a singly party (the PAP) has dominated government for several decades in Singapore. Chua argues that the PAP exercises significant political and social control over its citizens through its national public homeownership programme. Like the LDP in Japan, the PAP is associated with the successful improvement in material conditions and economic development synonymous with material improvements in the life of citizens. The party has turned this to its advantage by suggesting that it alone is able to deliver the goods under stable political and social conditions. The owner-occupied housing programmes in Japan and Singapore facilitate citizen's abilities to protect their accrued assets, which takes the form of family owned public housing properties in Singapore and family owned private housing properties in Japan. In the case of Singapore the ability of an apparently successful housing programme to generate legitimacy for the ruling government is undeniable (Chua 2000:49) and we can draw similar conclusions here about Japan. Essentially, providing access to homeownership, in this case is more politically salient than the influence of residence in this tenure upon household interests and predispositions, which has been the emphasis in Britain.

Critically, the political morality implied by the Japanese system is based on privilege rather than entitlement. The government's role is to ensure an adequate housing system exists by which households can equitably be housed via homeownership, rather than being responsible for housing conditions directly. The state is thus of the hook in terms of its obligations to citizens and housing development can largely be left to the private sector. While the state plays a far more prominent role in Singapore by being the main provider of housing, in Japan the government housing loan system has functioned under similar principles. Despite direct involvement in each case, the government is not necessarily held responsible and other social welfare obligations,



that states are normally held responsible for in Western societies, are also deflected.

Habermas (1973) has argued that social welfare is a mechanism needed to alleviate the negative consequences for the state of unrestricted competition of private capital, and thus necessary for maintaining electoral support. This however, has not been the case in the maintenance of political support and the legitimacy of capitalism in Japan, where the freedom of capital is less restricted and is popularly seen as the main force for social improvement. Essentially, supporting mass consumption of owner-occupied property is considered the main means by which the state can provide welfare security, by facilitating savings and the accumulation of assets that support families.

According to King (1996) and Kemeny (1986) a central reason for the acceptance and support of homeownership by the political right is the congruency of the principles with a socio-ideological system based on this tenure and conservative values. Specifically, King identifies key principles in modern British Conservatism and Conservative housing policy of, firstly, social re-moralisation in terms of self-reliance, and secondly, the undermining of the concept of universal citizenship rights and the redefinition of social participation and citizenship through property ownership and participation in markets. The redistribution of tenure and the re-signification of housing as property are thus key aspects of modern Conservative approaches to mass homeownership. While these principles do not directly translate to Japan, the undermining of universal rights, the re-moralisation of individuals in terms of self-reliance, and the re-signification of homes as property do hold true.

Differences with British and European systems of legitimation with the ones we have described in Singapore and Japan are clearly substantial and the significance of hegemony behind the principles of homeownership differentially salient. What is common in housing policy in relation to the state is an awareness of housing as a political tool and its potential for social manipulation and ideological influence. Essentially, there has been a political concern with controlling working class

solidarity and power, and maintaining Conservative rule. The principles of normalisation and hegemony also appear common in Japan and Anglo-Saxon societies. However, there are subtle differences in ideological content and substantial divergence in terms of ideological processes.

### **Privatism, Conservatism and Divergence**

A further ideological consideration is the role of homeownership in supporting privatism, which has been implicated in the support of Conservative states and maintaining stable hegemonic relations. For Kemeny (1981) the ideological importance of tenure derives from the effect it has upon lifestyles to the extent that they become privatized. Homeownership thus restricts the opportunity, and even desires of homeowners to engage in collective action on political and social issues. Furthermore, the ideology of privatism is connected to individualism, and for Kemeny has been a means of identifying processes of socio-ideological divergence between collectivist and individualist societies<sup>x</sup>. Our analysis identifies the need to readdress the understanding of the relationship between individualism, privatism and owner-occupation, as well as Kemeny's model of ideological divergence and tenure (1992).

Our analysis illustrates a misconceptualisation of homeownership and sociality. While asserting greater potential social engagement by owners than tenants, for Saunders (1984, 1990) the privatistic aspects of owner-occupation is associated with individualism and diminished levels of shared social existence. As such, the type of self identity and ontological security associated with the cult of privatism is detached from social context and collective group identifications. However, there are ranges of housing practices operating at the level of differentiated groups. Franklin (1986) emphasizes the different practices and identifications between homeowners in different locals and different life cycle positions, and suggests that housing decisions are framed within collective informal reference groups and dependent upon intentions to live within the material and symbolic boundaries of the group.

Homeownership and identification with the home therefore can be an act of identification and affirmation of group membership. Saunders thus has an erroneous view of contemporary homeowners who are not as socially isolated from local and specific identities and lifestyles with regard to their housing practices. Whether a cult of privatism is real or not, we need to differentiate homeownership and home-centred lifestyles from asocial notions of homeownership. What may be crucial to owner-occupiers is their position relative to others.

Japanese family privatism is clearly defined in terms of group identities and associations with others in terms of cultural identities, the social mainstream and local community. For Rapoport (1981) group differentiation and identification are central processes in housing, and identification of owner-occupiers as a group, therefore, is particularly salient in a society where homeownership has been constructively embedded as a cultural trait. Homeownership and privatistic self-reliance does not imply individualism in this case and social participation and social relations are not undermined by housing and family privatism. In terms of identities, privatism does not imply individualism.

While debates have sought to illustrate the process of privatism and homeownership in British society, principles of individualism, autonomy and personal freedom do not translate to the Japanese ideology of homeownership. Indeed, the notions of individualism and freedom have negative connotations in this context, as Japanese style social conservatism is ground in a type of collectivism. Perhaps the best way of understanding the apparent contradiction between Japanese collectivism and an ostensibly privatistic system of housing consumption is to differentiate European ideas of collectivism with Japanese ideas of groupism. Collectivism is a more democratic principle where group interests are asserted in order to improve the conditions of group members as a whole. Groupism concerns the traditions and the practices of the group, where power is strongly structured within a hierarchy of vertical relations while the appearance of harmony and homogeneity within the group is a central priority. Capitalism can operate freely within such a system to the

extent that it does not contradict or challenge the group ideal<sup>xi</sup>.

We can thus begin to explain why homeownership, normally resisted in collectivist societies and associated with individualist ones (Kemeny 1992), was embraced in Japanese society, which is normally considered in collectivist terms. The significance of housing as a means of asserting autonomy and individual preferences is erroneous in Japan, at least in public discourses. Just as Mandic and Clapham (1996) identified Slovenia as an emerging homeowner society within a collective ideology, Japan thus also constitutes a similar contradiction to the model established by Kemeny (1992). What is ideologically similar in Slovenia and Japan is the development of the private housing market to signify social change and socio-economic modernisation. However, whereas the ideological significance of individualism and the reorientation to market economy values, post cold war, were particularly salient to the growth of homeownership in Slovenia, in Japan groupism undermines individualism and the ideological orientation of the state is towards 'developmentalism' and planned economic expansion. This does not mean that we necessarily reject Kemeny's model, but instead develop analytical sensitivity to dimensions of collectivism and individualism, and put greater emphasis on housing histories and context, cultural and traditional elements, the role of housing in broader ideologies and processes of social change.

In Japan, the owner-occupied home embodies a principle of self-reliance that encompasses an acknowledgment of interdependence and sociality of relationships at a broader level. Privatism relates more to family privacy than to the British analytical concept (Ozaki 2002). Independence, individuality, and separation from the public sphere are not ideas associated with homeowner practices and values, as they have been in Anglo-Saxon discourses (Kemeny 1981, Saunders 1990, Winter 1994). Consequently, the uses of homes as vehicles for expression of individuality are more constrained in Japan. What is more important in our analysis is that commitment to values of self-reliance lead Japanese homeowners to desire private solutions in the same way that values of independence, autonomy and choice do in

Britain. Lundqvist's research (1998) suggests that, although it is difficult to link privatism and homeownership to conservative or passive public dispositions, homeowners are more likely to be more favourable towards dismantling or privatising the welfare state. A link between homeownership, privatism and conservative ideology can thus be re-established.

### **Housing Systems and Welfare Regimes**

Welfare states structure the social order by redistributing income and providing means by which to satisfy basic needs. This is not to say that welfare states are a means of creating equality in society and arguably, they provide a means by which unequal economic and political regimes can continue to legitimate themselves (Habermas 1984). In Japan's case a pattern emerges which fits into a more unusual socio-political and socio-economic model. The 'Japanese style welfare state' reflects a range of specific social and cultural assumptions that rely on a set of traditions, values and institutional practices. Our analysis seeks to develop a better understanding of Japan as a social-welfare regime and housing system by focusing on the nature of housing and welfare relations in Japan compared to other societies. Essentially, fitting Japan into established regime models is problematic, and we shall consider to what extent it is unique in terms of Western models or the extent we could affirm its position within a Confucian or East Asian model. With the industrialization of the Tiger economies in East Asia new typologies have developed but remain largely un-integrated into the analysis of older industrialized countries (Doling 1999).

Japan provides a challenge to the assumptions about the role of housing in welfare and society in Western housing models. In chapters two, we identified a set of assumptions concerning policy regimes, the state, society and housing. The bases of typologies of housing and welfare systems are the principles used to identify the processes that result in each type. For Donnison they relate to economic development, for Esping-Andersen the political forces establishing welfare state

compromises, and for Kemeny social ideologies. More importantly, whereas many continental European societies have developed strong welfare housing, other societies have sought in recent decades to residualise public housing by privatising the housing system, which ultimately has commodifying effects, which undermine the principles of universal rights and makes households less dependent on the state. Indeed, the politics of welfare have become the politics of shifting costs from one sector to another.

Considering the re-commodification and residualisation of welfare systems such as Britain, where dependency on the state is displaced onto the market, voluntary sector and households, it is apparent that there are similarities with the Japanese approach. The concepts of de-commodification and re-commodification, however, are difficult to apply in Japan as the evolution of welfare has followed a very different pattern. Arguably, the Japanese system has never undergone the process of de-commodification that has been associated with socio-democratic European welfare states. Similarly, we cannot directly associate the development of an owner-occupation system as a means of privatization by which society has moved from a de-commodifying system to a re-commodifying one.

The post war socio-political and socio-economic development of Japan strongly contrasts with the UK. By evaluating the development and context of the welfare and policy system, housing comes to stand out as a central aspect which has mediated and facilitated the emergence of a more diverse socio-organisational and provisional nexus. The private sector, the state and the family all interact on the basis of a particular organisation of tenure and households within the system. Housing is a symbolic, economic and social resource as well as a container for welfare services and social practices. Whether this nexus of institutions and practices is functionally effective and beneficial to household members is difficult to clarify, as are the forces that shape this system.

### **Is Japan a Unique System?**

While Esping-Anderson initially sought to fit Japan unproblematically into his 'three worlds' typology of welfare regimes (1990) he latter challenged this assumption (1997) on grounds that, to varying levels Japan demonstrates aspects of all systems, Social-Democratic, Conservative-Corporate and Liberal. The argument that Japan is 'special' is also based on three other arguments. First is that Japanese society is so infused with welfare that it doesn't need a welfare state (Nakagawa 1979). The second focuses upon the occupational-welfare system which provides the basis for the assertion of an 'American-Pacific' model (Rose and Shiratori 1986). Thirdly, the principle of full employment as the basis of the ostensible absence of social problems that 'normal' welfare states have to deal with manifests uniquely in Japan.

Whether Japan is unique as a welfare regime can be addressed by considering the mix of state welfare, market welfare and family welfare. Japan's welfare spending on the non-aged is by far the lowest in the advanced world and essentially the welfare state is very lean. However, it does not directly fit into a corporatist model, as there is a bifurcation of the labour force into a core and periphery, with labour force 'insiders' and 'outsiders'. The insiders work for big firms and enjoy seniority pay system (*Nenkoujoretsu*) and overall benefits more than those in other sectors. While the outsiders receive benefits unevenly, poverty levels are generally low compared to Europe and America. In a comparative framework, therefore the properties of Japanese welfare state appear an amalgam of the conservative 'Bismarkian' regime and a liberal residualism (Esping-Anderson 1997).

Although the emphasis of 'Japanese style welfare' is family based welfare, assumed in Japanese society to be the most particular element of the system, Esping-Andersen argues it to be the least unique element. In Japan the theory goes that filial piety, reverence for the elderly, and obligations towards family members is not merely the 'propaganda of the nostalgic conservatives', but very real, and that modernization, urbanization and industrialization did not make extended family and traditional community welfare in this context unviable. This contrasts to the West where the

welfare state came in to fill the gaps in social protection, due to the decline of traditional community welfare. However, in this model the 'logic of industrialism' badly misinterprets the nexus between the family and the welfare state. For Esping-Andersen, the stylized portrait of the Japanese sketched above essentially holds for all advanced societies. While some welfare states have displaced many aspects of the traditional family welfare function, family obligations and welfare functions persist, especially in Southern European countries. Even in the UK, family inheritance and financial assistance is still influential in the owner-occupation system (Izuhara 2002). Whereas the philosophical rationale in Japan is traced to Confucianism, in many European countries it is traced to Catholicism. In both cases, the reasons are identical: the welfare state is committed to traditional familialism (Esping-Andersen 1997:186).

Families confront growing tensions as society becomes post-industrial. As women's educational and occupational attainment begins to match men's the opportunity costs of having babies and caring for elderly relatives become high compared to women's earning potential. Consequently, the welfare state, in Japan and continental Europe may, so to speak, cancel this opportunity cost by simply failing to provide alternatives (ibid). Families have responded by either keeping wives at home or sending them out to pursue careers, resulting in difficulties in family formation and reducing fertility rates. Indeed, Japan's fertility rate is now inadequate to support population levels and marriages are occurring latter and are more fragile. Esping-Andersen suggests if we distinguish between regimes that are familiaristic in terms of encouraging family formation and fertility, and those that are familiaristic in terms of reproducing familial dependencies, then Japan falls into the latter category, and is also not unique as a family based system.

Furthermore, it is apparent from our analysis that homeownership maintains family welfare interdependency, symbolically and materially, and the costs, obligations and demands of family based homeownership constrain family formation Japan. The prevalence of intergenerational housing and exchange can be explained as much by



economic factors as cultural and family tradition. Where older generations hold substantial assets, particularly housing, required by the younger generation in order to maintain living standards and provide family welfare, a 'generational contract' with the pooling of family resources makes economic sense, and is apparent across societies, not just Japan.

Esping-Andersen's conclusion is that the Japanese welfare system is a hybrid that will mature in ways similar to Western welfare systems. However, the discursive embeddedness of cultural tradition and the family based system may be more persistent and react to social change in more unpredictable ways. Indeed, our research illustrates the ways in which many homeowners are becoming more pragmatic and flexible about intergenerational contracts, which implies the family system may be more flexible than external analyses suggest. Moreover, key criteria in defining a welfare state include de-commodification, where families become more dependent on the state for income and consumption, and clearly defined social rights. These are strongly underdeveloped and represent essential elements of divergence in the case of Japan. What is clear from Esping-Anderson's analysis is that fundamental similarities exist between elements of Japanese and Western social systems. The relationship between re-commodification, welfare and legitimation in terms of the homeownership system remain the most significant points of divergence.

### **Is There a Confucian or East Asian Homeowner Model?**

Doling's analysis (1997) directly asserts that the newly industrialized societies of East Asia constitute a different type of regime system from the market-driven, post-communist and social-democratic systems identifiable in Europe. Key differences exist in the dimensions of state-market and private-collective in housing policy and provision. The understanding that successful development in East Asian societies was based on minimalist government in both economic and social spheres is argued to be erroneous because all have experienced deep government interventions. For Wade these societies have been economically successful because of the

'government market' in which the state takes a major role in ensuring specific industrial sectors have developed in ways consistent to perceptions of national interests.

*"Using incentives, controls, and mechanisms to spread risk, these policies enabled the governments to guide – or govern – market processes and resource allocation so as to produce different production and investment outcomes than would have occurred in either free market or stimulated free market policies "* (Wade 1990:27).

Japan has been a model for this, where principles of government-business cooperation developed before 1945 and were key to rapid economic development (Morishima 1982). Johnson (1982) defines Japan as a 'developmental state' as the central state principle is the prioritization of economic goals based on a strong consensus. In the developmental state bureaucrats and political leaders are compelled to get on and organize growth using whatever methods are to hand. Henderson and Appelbaum (1992) therefore propose a fourfold classification of industrial societies. Firstly, market ideological countries<sup>xii</sup>, secondly, market rational countries<sup>xiii</sup>, thirdly, plan ideological countries<sup>xiv</sup>, and fourthly, plan rational countries<sup>xv</sup>. Doling proposes a further distinction as both market rational and plan rational societies are characterised by forms of corporatism, but in each the form is different. Japan and other East Asian societies are characterized by authoritarianism and top down imposition of the state agenda.

Jones (1993) provides another distinction as East Asian regimes also differ from Western ones in terms of central direction and the sense of individual rights. They are not conservative corporatist or social democratic in terms of Esping-Andersen's categories (1990), as they do not incorporate the interests of the working classes. They are conservative corporatist without worker participation, *laissez-faire* but not liberal. Indeed, the concept of class and social stratification is a key point of divergence. While they are both evident, Confucianism societies are resistant to the concept of class interests and solidarity. Although they are strongly hierarchical

societies, social relations are based on the principle of duty owed upwards and responsibility down, rather than conflict between group interests. In Japan, this manifests in relationships between the individual and family, company and nation. A key consequence is the underdevelopment of awareness of social inequalities, class differences and the underdevelopment of state welfare.

While there is an argument for the notion of a distinctive Confucian welfare state, there is also significant within group variation. Japan, South Korea and Taiwan are characterized by low social welfare spending (in relation to GDP), whereas Singapore and Hong Kong have a substantially higher degree of spending. Deyo (1992) attributes this to degrees of urbanization and corresponding differences in the need for government provision of social services. This is evident particularly in the state involvement in the housing sector in both these countries. For Jones (1993) the difference lies more in differences between British colonial influences in Hong Kong and Singapore and American influence in Japan, Taiwan and South Korea.

The principle of Confucian policy regime works as a unifying concept to the extent that these societies demonstrate a shared state paternalism and a top down processes of economic prioritisation. However, to argue that they are Confucian societies in terms of a shared social system, housing culture and value system is misleading. There is considerable variety in the state-market mix and the point at which the state intervenes. Hong Kong and Singapore, for example, have historically approached public housing more comprehensively suggesting a more liberal influence. However, their policy approaches to supporting homeownership bare little resemblance to each other. The system in Singapore is based on state provision of public leasehold homeownership housing, where the state holds a market monopoly, essentially controls land transactions, and finances loans through state-managed compulsory savings. In Hong Kong, the state has promoted homeownership via the heavily subsidised sell off of public properties, and has sought to divest itself of its role in the housing market.

What is common is the consideration of housing as a foundation on which growth is built. In housing policy, the construction stage is the preserve of private, profit maximizing companies, subject to economic directives asserted by the state. Consumption is not governed by considerations of equity or fairness, but rather reflects the ability of individual households to pay for the housing they consume (Doling 1999:238). Lee (2002) attempts to identify a common housing culture among the Tiger economies<sup>xvi</sup> based upon the underlying forces or factors that have come to shape housing systems. Homeownership is considered beneficial in these societies for both economic and political reasons. Politically it generates social stability and legitimacy. Economically it is perceived as a source of national as well as individual growth (Lee and Yip 2001). The main characteristic of the Tigers towards the end of the century has been the overwhelming growth of homeowner sector and the increasing economic importance of real estate with 3-6 fold increases in house prices in the 1980s and 1990s.

The relationships between housing policy, housing consumption, economic growth, the real estate sector and social security are an extremely diverse and complex set in these societies. What appears to be unifying for Lee (2002) is that, firstly, all these societies demonstrate an active conception of a property-led accumulation regime where middleclass people are considered able to make use of homeownership to generate income and wealth other than labour return. Indeed, all states have placed housing centrally on the economic and political agenda. Secondly, homeownership clearly links housing policy more directly with social security, where individual consumption at one level is blended with collective consumption at another. Thirdly, the performance of the housing system is not simply tied to the quality of living and the meeting and expanding of housing needs. Indeed, housing has been central in linking macro economic performance with micro household income security. The Globalisation of capital and investment has illustrated the lack of maturity of these property-led accumulation regimes. The fall and rise of the housing sector over the last two decades has been an overwhelming economic factor in each society, which illustrates the economic risk and vulnerability within their housing systems.

While Lee (2002) and Doling's (1999) analyses focus on East Asian societies other than Japan, it is clear that a pattern is evident in terms of identifying common social, economic, political and cultural approaches to housing and tenure among a group of Confucian based East Asian Societies including Japan. To what extent therefore does this group constitute a 'Confucian' model of homeownership, which would parallel and contrast to the Anglo-Saxon model we have analysed, and in what way can we draw similarities in East Asia in terms of the social role of homeownership and homeowner ideologies? Firstly, in terms of East Asian group similarities, the relationship between macro and micro-economic priorities is more central, which can also be connected to the organisation of welfare between household and state. Significantly, in these societies housing has a dual nature as welfare good and exchange commodity. Indeed the role of homeownership as a means to contain and build assets appears critical and is perhaps based on low expectation that governments will provide welfare and financial support, which makes self-reliance and the accumulation of financial security through housing assets a logical means of contending with potential future instability. Secondly, the state in these societies have come to recognise the development of the owner-occupied housing sector as a mechanism for economic growth, which is more salient in these societies for maintaining socio-political stability than propagating conservative ideologies. Thirdly, homeownership has been established within a type of collectivist socio-cultural milieu. Despite the privatistic implications normally associated with owner-occupation, in these societies principles of harmony, group interdependence and inclusion are maintained without recourse to ideologies of individualism, independence and freedom. The state manages to directly support collectivist principles and the housing system while resisting demands for social welfare and more universal rights. This could be considered a form of collectivist welfare provision which does not de-commodify.

Points of convergence with Anglo-Saxon housing systems and cultures include, firstly the significance of political sponsorship in successfully establishing a

homeowner system, although the measures used are diverse and contrasting. Second is the cultural and discursive construction of a society as naturally predisposed to family owned housing tenure relations. Indeed to argue that homeownership is an essential and traditional aspect of Confucian societies, which vary radically in terms of the manifestation and practice of Confucianism, is as bogus as to claim it essential and traditional in Anglo-Saxon societies. Thirdly, there is perceived social connection between mass homeownership, mainstream middleclass formation and social stability.

In our analysis of East Asia and Japan, we are considering welfare regimes and housing systems in terms of the extent to which they challenge or meet the liberal 'regime' and residual 'system' model (Esping-Andersen 1990). We have considered this in terms of housing and welfare systems, class and power relationships, and more specifically in Japan, ideology and discourse. In terms of homeownership and welfare systems in Confucian societies therefore, while there are numerous systems, there seems to be similar regime characteristics in terms of state power relationships, social solidarities and obedience. To assert that a Confucian or Eastern Developmental Regime constitutes a new and different type to the Western Liberal Regime identified in Esping-Andersen's 'Three Worlds' (1990), requires further comparison. Nevertheless, our analysis illustrates a relationship between Confucian state regimes, power and homeownership, which has a number of common core qualities across a group of societies, and is substantially different to those identified by Esping-Andersen and others in the West.

While it is tempting to assert two parallel models of homeowner societies, we need to consider the massive level of diversity within and between societies and models, especially in terms of policy systems, housing markets and the level of integration of the housing system with the national economy at one level and the global economy at another. An assertion of a 'Confucian model' does not intend to emphasise the cultural traditions of these societies, as Confucianism does not function as a common value system<sup>xvii</sup>. What is unifying about Confucianism is its significance as a point of

identification used within these societies to identify a moral and family tradition, which is often discursively linked to socio-economic organisation as well as homeownership, self-reliance and welfare approaches. Lee (1999) suggests the influence of Chinese tradition in homeownership preferences in Hong Kong, but these are arguably no more authentic than claims of an Anglo-Saxon or Japanese tradition. What characterises the Confucian model particularly is the relative diversity between the societies within this group compared to the Anglo-Saxon group, which follow more similar patterns in terms of policy, social class structure, housing market and legal framework. Britain and Japan arguably stand out as key examples of each model as they are drawn as a socio-cultural template, in the British case, and a socio-economic template in the Japanese case, of 'successful' homeowner systems. Consequently, our analysis, which has utilised these societies as a comparative axis, may be considered particularly salient and revealing.



## Conclusion

Our comparative conclusions establish the nature of socio-ideological and system factors as key independent variables, where relationships reported to exist between sets of variables in one society do not hold true in the other. The following table summarises the main variables.

Variable	Character in Britain	Character in Japan
Welfare System	High spending, state social welfare, re-commodified	Low spending, pluralistic provision, commodified
Housing Policy System	Homeownership driven, residualised public rental sector via 'right to buy' etc	Homeownership driven, underdeveloped public rental sector, large tax subsidies for homeowners
Finance	Developed private sector loan system, broad class access	State provided home loan system supplemented by family and private sector, middleclass access
Housing Market and Stock	Integrated property market dominated by private speculative developers and second hand stock	Differentiated land and housing market, and single-detached and condominium markets, dominated by new family customised 'scrap and build' units
Government Power and Legitimation	Ideologically based, balanced between main competing parties	Consensus based, strongly hierarchical, dominated by single Conservative party
Social Class System	Stratified social class system with increasingly fragmented divisions and affiliations	Symbolically homogenised society but hierarchically structured, dominated by mainstream middleclass identification
Form of Capitalism	Market rational, based on entrepreneurial elite	Plan rational, 'Developmental', based on bureaucratic elite
Collectivism-Individualism	Individualistic	Group based collectivism
Privatism	Individual privatism based on independence, autonomy and freedom	Family privatism based on family self-reliance and social interdependence
Family	Predominantly nucleated families, increasingly fragmented	Mostly vertically extended families, increasingly fragmented
Socio-cultural Tradition	Conservative Anglo-Saxon	Authoritarian Confucian

Figure 6: Divergent Socio-Ideological and System Variables in British and Japanese Housing Contexts

This comparison of divergence among homeowner societies has identified some more universal and particular elements. In terms of common characteristics, firstly, it appears that housing does play a substantial role in mediating relations between household and welfare organisation at national and household levels, which appears even more significant in the Japanese and East Asian context. Secondly, a common pattern is evident of social development and homeownership expansion, or a 'Golden age', which has been more recently followed by a period of social and economic



fragmentation, where homeownership appears risky and households increasingly vulnerable, or a 'Global age'. The effects on housing and social conditions of the Global age are, however, differentially experienced in each society. Thirdly, although the form of dwellings, market practices and the structure of housing policy may be radically different, the construction of a housing ladder attached to a housing hierarchy in which tenure is a defining element, is common to Japan and Britain and reveals how ownership has been constructed as an essential prerequisite for a private home.

Our analysis has also identified particular aspects of homeownership systems that illustrate a number of universal myths. Firstly, housing privatism is not essentially bound with individualism, autonomy and independence, and homeownership can dominate within a nexus of more collectively defined values and social relationships. Furthermore, collective social orientation is not intrinsically bound to rental-based systems and socio-liberal democracy in industrialised capitalist societies. Secondly, while the re-signification of dwellings as market-based properties may have re-commodifying effects, this does not necessarily lead to the orientation of individuals towards ownership based civic participation and the ideology of private property relations. Thirdly, while mass homeownership may have a socially normative, stabilising influence in the societies we have considered, the relationship between ideology, hegemony and legitimation follows very different patterns and illustrates critically different socio-ideological processes.

Theoretically we have attempted through our analysis to develop the conceptual models by which homeownership systems function and diverge. Firstly, our consideration of housing and status in Japan has made us re-address the relationship between social class and homeownership. Essentially we emphasised a greater salience of housing as economic, social, cultural and symbolic capital (Bourdieu 1984), and the significance of consumption processes as social competition (Clammer 1997). Secondly, we re-developed Kemeny's (1992) model of collective and individualist social divergence by asserting greater emphasis on cultural

dimensions and greater diversity within the collectivist axis. Critically we scrutinize the concept of privatism in the Japanese cultural context where individualism cannot be understood in the same way as in Anglo-Saxon societies. Thirdly, we tried to identify a typological division between Anglo-Saxon and Confucian homeowner societies. While there are common system elements of homeownership in both homeownership systems, Confucian societies demonstrate a number of specific economical and ideological elements related to developmental state approaches.

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<sup>i</sup> In Japan 83% of households with elderly members own single-family houses, with the rate rising to 91% among extended family households (Management and Coordination Agency 1998).

<sup>ii</sup> From 27.9% in 1978 to 12.7% in 1998 among the 25-29 age group (Forrest et al 2000).

<sup>iii</sup> Of Japanese households, 25.5% are nuclear families, 17.5% single-person households, and the number of three-generation extended families has declined to 57.4% (Management and Coordination Agency 1998).

<sup>iv</sup> The take-up rate is estimated 20%-30% of those eligible for means tested assistance (under the livelihood protection scheme) compared to around 75% in Britain (cited in Goodman and Peng 1996).

<sup>v</sup> For Nakane (1992), the Japanese use different criteria for status assessment where institutional affiliation and context have more salience than individual and universal attributes. For example, an individual from a more prestigious company may effectively wield more status than another from a smaller company who has a higher income and ranking within that company.

<sup>vi</sup> Economic Capital is based around the classic Marxist principle of relationships to the means of production.

<sup>vii</sup> Cultural Capital is associated with educational attainment, family background and lifestyle.

<sup>viii</sup> Social Capital is based on access to social networks.

<sup>ix</sup> Symbolic Capital is based on reputation, respectability, honour etc.

<sup>x</sup> In this model homeownership plays a central role in supporting individualism and maintaining privatistically orientated social relations, whereas public and rental tenure relations play a part in supporting more collective socio-democratic systems.

<sup>xi</sup> Although the present failure of the Japanese economy has been put down to values of the 'group' and the assertion of hierarchy have failed to let market mechanisms to develop (Kerr 2001). Consequently the present government is taking vague steps in order to deregulate and marketise systems. Housing policy and the housing market in particular has been the target recently.

<sup>xii</sup> For example, the UK and US in terms of belief in the superiority of the free market.

<sup>xiii</sup> For example, the Netherlands where the market is encouraged but structured by the state to meet social goals.

<sup>xiv</sup> For example, Eastern Europe where markets were replaced and eroded by state ownership.

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<sup>xv</sup> For example, Japan and East and South East Asia where the state sets national goals and intervenes in order to direct the economy as a whole.

<sup>xvi</sup> The Tiger Economies include Singapore, Hong Kong, Taiwan and South Korea, but not normally Japan. Essentially it is a shorthand concept for East Asian societies that have economically advanced in recent years.

<sup>xvii</sup> For example, loyalty and obedience are central Confucian ideals but function differently in each society. In China subjects are argued to have seen it as their duty to stand up against corrupt and inept rulers, which is the antithesis of Confucian social relations in Japan (McMullen 1987).

## **Chapter Eight**

### **Conclusions**

#### **The Role of Homeownership**

Japan as much as Britain is arguably identifiable in the terms Saunders (1990) used to describe a 'nation of homeowners'. They also both follow the dualist model typical of homeowner societies described by Kemeny (1995) where a residualised public rental sector supports market relations in the majority housing sector. However, the organisation of housing and tenure, its embeddedness in broader social networks and relations, and the way it mediates households with social and institutional relationships reveals a potentially far more complex and diverse nature, illustrating the divergent and common roles homeownership based tenure systems play in advanced industrial societies. From our comparative axis of analysis of Britain and Japan, our conclusions will identify and clarify these key roles at structural and ideological levels. We shall go on to evaluate the effectiveness of our epistemological and methodological approach in order to appraise the insights it provided. Finally we shall consider the further questions raised by our investigation as well as future implications our analysis provides for predicting the interaction of the housing system with future social and economic changes.

Hirayama et al (2003) compares the role of homeownership between Britain and Japan in terms of accumulation of assets, family residence and independent living. However, our analysis has attempted to identify differences that are far more profound and a multiplicity of roles that tenure relations play. Firstly, at a structural level, housing is strongly entrenched in Japan and East Asia in the process of economic development, and the establishment of a homeownership-based system has been critical to the growth of industry. The nature of the construction sector is very different between Britain and Japan. In Japan construction companies are far more influential in providing employment and generating broader economic growth. It is substantially more politically influential also, and has been a central influence in post war development.

Secondly, in British and Japanese society, homeownership policy has played a key role in both signifying and facilitating broad social policy reorientation. In Japan, the post war housing policy was a bedrock of social reorientation and in defining the relationships between values and institutions necessary for modernisation. In Britain, the transformation of housing policy was critical to the redefinition of conservatism and the Thatcherist restructuring of the economy and society in the 1980s.

Thirdly, at an ideological level, homeownership has played a substantial role in supporting the political right and undermining leftist propensity for establishing more collectivistic systems of housing and welfare consumption. While the conservatising effect of homeownership is less transparent in Japan, owner-occupied housing consumption has been the basis of providing a consensus of support by which the state is judged. Economic achievements and growth have been the main criteria of continued support, rather than direct improvement of living conditions and social justice. Inevitably, although ideological processes diverge, homeownership plays a substantial role in maintaining social stability.

Fourthly, the role of homeownership in supporting class relations has been a central element of critique. In homeowner societies the connection between housing, tenure and status is clearly evident, although it is difficult to argue that they are more important than factors such as income and education etc, in class differences. The significance of the role of housing as a status marker is, however, more important than traditional class analysis has accounted for. Even though the significance of housing and status appears to operate within different socio-symbolic frameworks in Britain and Japan, what is important is that over the last 40 years the character of traditional class structures has undergone considerable transformation in both societies. As traditional class formations have dissipated, housing has developed increasing salience as a means of expressing self-identity, lifestyle identity, status differences and identification with groups and communities. Of these expressions, the former are more significant in Britain and the latter more so in Japan. For Lee

(1999, 2001) homeownership and housing processes have been critical in understanding class formation and social change, particularly in East Asian societies.

Fifthly, in terms of the role of meanings, the effects related to, and differences between homeownership systems are profound. In Japan, homeownership has become central in constructing a consensus and in defining social identities. Homeownership not only signifies a cultural tradition related to social history and national identity, it signifies one's location within the social system and normal, middle mainstream. While Britain also demonstrates the process of normalisation and a symbolic connection between homeownership and national cultural tradition, it does not appear as critical as the Japanese case where elements that support the assertion of an essential common cultural heritage, have broader significance within the social ideology. Discourses illustrate shared meanings of home between homeowner societies, however, Japanese homeowner discourses demonstrate the impact of different perceptions of the built environment, family traditions and social relations. Our research shows that the role of meaning in mediating interaction within and without households is considerable and diverse, and the development of 'Ie' traditions and meanings, for example, in the turbulent transitions of modern Japan are critical in understanding change in institutional and social relationships well beyond the sphere of household and home.

### **Methodological Evaluation**

Housing studies has been relatively slow in developing comparative frameworks and moving beyond pragmatic empirically focused concerns in terms of developing more theoretically developed understanding of the role and significance of tenure. Since the 1990s research has begun to focus more on homeownership in relation to its meanings and the significance of homeowners as key actors in the system, and we have particularly drawn on Gurney (1999a/b) and Richards (1990) work as critical advances in understanding in this field. Our research sheds more light on housing processes and divergence, and illustrates the necessity and effectiveness of

theoretical development in this area. Reflecting upon and integrating macro and micro levels of analysis is intrinsically difficult and epistemologically problematic. Our analysis has only sought to provide an adequate means by which to understand relations between subject and agency, experience and history, and economic, political and cultural dimensions. The intention is not to radically theoretically develop housing research approaches, but to identify a means of being reflexive about different levels of reality, social dimensions and empirical-analytic elements.

Conceptualising housing as a dimension of society was achieved by seeking to embed it within both structural and phenomenological frameworks. This involved conscious treatment of levels of analysis, particularly between the discursive level of homeowners within dwellings and the socio-historic and structural-economic levels of the housing system. Although the body of our primary data involved a constructionist approach, our analysis integrated extra discursive reality. Consequently, we were able to consider identity and status within political, cultural, socio-economic and historic context, for example. The idea of a weak constructionism (Sayer 2000) was a far more effective means of integrating linguistic reality with the institutionally defined structural one. It facilitated integration of different levels of social reality and elements of the social system and effective and meaningful comparisons. Middle-range theorisation was possible, identifying relationships between meanings, actions and social processes without implying a determinant causality between variables.

We also argued that our approach to comparison and analysis has adopted a divergent approach that seeks to address social reality at a number of levels. Our assertion is that traditional models have misconceptualised key comparative elements, and have failed to integrate analytical dimensions. For example, Waswo (2002) suggests the thrust of Japanese housing policy resembles that of France, in that neither country had developed completely from rural to urban societies before the war or had dealt with the problems of the poorly housed in cities. In addition, both countries looked upon housing as an instrument for national economic

regeneration, rather than a social entitlement. Nevertheless, Waswo's attempts to make such comparisons are somewhat misguided and comparing societies in such a way neglects the complexity of socio-economic, political and cultural differences. Ultimately, traditional comparative analysis neglects the intricacies of the relationships between politics and commerce in housing provision, between housing and welfare, between social and cultural values and the role housing and tenure plays between household and society. The purpose of our comparison and comparative approach was to readdress the place bounded, cultural insensitivity of housing research. This was necessary step in developing comparative understanding and in redeveloping Kemeny's (1992) comparative model.

Typological approaches to housing and welfare systems have prevailed in housing research in recent years. These have neglected theories of power that explain why one type of welfare or housing system has been developed by one group of countries while another type has been developed by others (Kemeny 2001:58). Our approach, alternatively, has focused on numerous levels of reality and considered power, hegemony and legitimation within regimes explicitly.

The empirical fieldwork itself was far from straight forward due to the unfamiliarity of the research field and problems of translation and interpretation in this context. Grounded theory (Glasser and Strauss 1967) was therefore an invaluable approach to research design, data collection and analysis. The iterative nature of this process facilitated movement from thick descriptions (Denzin 1978) to more focused sensitising concepts which were later transformed into definitive concepts which formed the basis of our thematic analysis of homeowner's discourses and the brief typology of homeowner's strategies. Moving from the raw data to clear analytical categories, to an integrated account of relationships between social variables is an opaque and often interpretive process. However, the process involved a number of levels of triangulation and grounding, via consultations with Japanese researchers, follow up meetings with interviewees and integration of analytical categories into the existing literature on Japanese housing and culture. Inevitably, the field research was



a dynamic and reflexive process, grounded in the emersion of the researcher in the cultural milieu of the respondents, as well as the tradition of ethnographic investigation in Japan and Confucian societies.

It is perhaps particularly important to consider again the significance of cultural focus in our analysis. The nature of Japanese cultural perceptions of houses and dwellings as long-medium term disposable commodities, and the nature of land as a highly valued commodity in a constrained market, are central in understanding the salience of housing and dwelling and in defining how families and households interact with housing and the housing market. Economically or structurally focused analyses normally reduce culture to a largely intangible extraneous variable, and in this case would consider the particular aspects of housing and land in Japan structurally and materially determined by the particular nature of production, consumption and use of houses as properties within unusual markets. Our approach alternatively illustrates that the material organisation of these objects as commodities has a metaphysical existence. Ultimately in our analysis cultural norms and discursive construction of housing objects and elements are crucial to how they are conceived, built, used and disposed of. It is problematic to elevate structural and economic processes over cultural and discursive ones, and vice versa. The point is that we must consider the cultural predispositions and housing traditions as central as any other system element. Essentially, there are effects which can be perceived in the performance of the housing market and construction sector, as well as in the cultural perceptions, discourses and actions of individuals who consume housing and dwell in this manner.

A problem with cultural emphasis is that it often leads to overemphasis that mystifies a phenomenon in Orientalist terms. In the case of Japan, family and Confucian values are too often drawn upon to explain differences and unique qualities, which otherwise might be more normally examined (Clammer 1997). What is most revealing about the interplay of culture and tenure in our analysis is the use of assumptions about cultural differences to explain or rationalise an individuals

housing behaviour and choices. Clearly discursive practice and cultural traditions are important in the evolution of a housing and tenure system. What is interesting is how heavily homeowners in homeownership-dominated societies draw upon them. This does not necessarily support a position that essentialises an cultural predisposition to private homeownership, but, on the contrary, points to how so many housing consumers and even a few housing researchers have come to this conclusion.

Arguably, our approach to comparison between Anglo-Saxon and Japanese homeownership has been significantly innovative and successful in providing a reliable means of investigation and analysis, as well as providing important insights into diversity and convergence between housing systems. Qualitative and quantitative elements have been difficult to reconcile in housing research and a means of addressing comparison of qualitative, meaningful and cultural elements in comparative work is strikingly absent. The approach we have set out provides some precedent for housing research to begin to engage with qualitative and contextualised comparisons, and identifies new areas that require scrutiny. Although we do not resolve the epistemological conflicts involved in integrating micro and macro levels of analysis, our approach illustrates a pragmatic means by which to account for a number of levels of reality and social elements from which to draw more comprehensive and valid assertions about differences and similarities between societies.

Following the epistemological and methodological framework we set out here, future comparative research will be able to move beyond macro comparisons of data sets and a preoccupation with convergence between housing 'systems'. While we have considered East Asian and Anglo-Saxon societies as groups of societies with common elements, our approach has made us address micro-social and cultural processes more directly, revealing more profound differences in political, economic and institutional processes. These insights and innovations provide motivation to re-address many of our basic assumptions concerning similarities between societies. For example, the significance of family elements, value systems and household

practices highlighted in Japan's case point to potentially greater differences, and the impact of these differences, between Anglo-Saxon societies. Furthermore, based on Kemeny's (1992) model of homeowner and rental based societies, while we have highlighted in our thesis divergence between homeowner societies, our research has produced the justification for and a means by which to conceive and investigate diversity between Western European societies where renting is the dominant tenure.

### **Future Developments**

Inevitably, the process of investigation generates nearly as many questions as it sets out to resolve. While we have responded to some significant questions concerning the relationship between structural and ideological differences in the homeowner societies we have investigated, there remains many aspects of which further investigation and dissemination would benefit theory and understanding.

Firstly, a deeper investigation of Japanese socio-political processes would enhance understanding of the interaction of the housing system, and policy and finance. Although this area is not thoroughly approached in the British context (see Ball 1986), processes are more familiar and transparent, which has facilitated simpler explication. Indeed, there is a developed literature concerning Western political and policy-making systems. Japan's case, on the other hand provides an enigmatic context, and international housing research has largely failed to integrate understanding of processes in the political and housing spheres. The bureaucratic elite of Japan and the powerful corporate conglomerates, or '*keiretsu*', have combined to structure capitalist development within a framework where many of the assumptions concerning the nature of state capitalism simply do not apply. Housing has become embedded in the socio-economic system to an extent difficult to conceive by Western standards. Furthermore, large construction companies are directly linked to banks and financial networks via the '*keiretsu*' system. The situation is clearly complex and a more developed understanding of the constitution and relationship network between political state bureaucracy, industry and

commerce would substantially develop understanding. Although Japan and East Asia have been considered as welfare or policy systems, understanding of them as an alternative form of regime (Esping-Andersen 1990, Kemeny 2001) is undeveloped.

Secondly, a key finding in our investigation was the impact of differences in housing markets and housing products. This highlights the need to develop understanding of the processes at work by which these elements come to be homogenised or differentiated across societies and housing systems. This involves further analysis of institutional practices and players and interactional processes which define the system in each society. In Japan, for example, intergenerational land use, land markets, 'scrap and build', 'system build' and custom design practices illustrate the particular interaction between architects, contractors, agents and consumers, based upon a common local conceptual understanding of construction techniques, housing goods and dwelling practices. Furthermore, differences in spatial organisation of modern urbanised societies in terms of proportion of detached homes as against apartments are profound yet largely under-researched. Difference between societies in the predominance of one type of dwelling over another is an important index of the social organisation of everyday life.

Thirdly, while we have focused on Japanese Confucian values, a better understanding of the influence of cultural factors and the interaction of these with different locally defined institutional relationships could be established by exploring the divergent nature of these variables in the group of East Asian homeowner societies we have identified. A particular feature of this group is the wide range of policy systems that have been employed to support homeownership, at the same time, these societies have similar approaches to housing and economic development, and a shared Confucian social system (Doling 1997, Lee 2002). While 'Ie' is critical in defining housing, welfare, and employment practices in Japan, value systems across other East Asian societies maintain different types of relationships to authority and the state, and organise family welfare in relation to their more particular value systems which have developed within localised system constraints.

As there are many expressions of Confucian cultures and societies, how different they are to each other, and the extent to which they share similar qualities to other societies and cultures in other regions of the world is not adequately understood. Nor is the significance of these values systems in housing and social processes. At the same time, differences in housing cultures and the significance of family systems between Anglo-Saxon homeowner societies also appear under-researched in the terms we have defined for Confucian ones.

Finally, in considering the implications of our research for the understanding of homeowner societies, it is necessary to appreciate an increasing disfunctionality of this housing regime across societies. Persistent commitment to homeownership policies has made owner-occupation the 'natural' housing strategy for most households. This has effectively undermined the security and development of other tenures, which are considered inadequate or inferior as a means of secure and sustainable residency. In Britain and Japan, house price inflation has made homeownership unaffordable in the capital, and even those on middleclass incomes struggle to raise adequate deposits. Many on lower incomes are effectively excluded from owner-occupation and are increasingly displaced from communities, where they can no longer afford to live. Moreover, they are excluded from the housing ladder, which has become a central household mechanism for attaining credit and accumulating wealth.

At the same time, house price inflation has been uneven, and in some areas stagnating house prices have led to increasing under-investment and the erosion of communities. The mobility and affluence of homeowners in these areas is undermined, as their homes no longer function within the housing ladder, making it difficult to relocate. The use of the home as a family asset or credit is similarly diminished. Movement upwards in the housing ladder is unrealistic for many households, particularly those located in areas where land values have fallen most. The longer these households remain trapped in their present property, the more maintenance cost go up on their ageing homes. What is more salient in the Japanese

case is the failure of family housing assets to provide welfare resources.

Future housing policies in Britain and Japan are unlikely to move away from their bias towards homeownership. Despite the uneven and destabilising effects, more and more people may look to owner-occupation as the only means to achieve secure adequate housing. Those on low incomes, despite their greater vulnerability to economic and interest rate fluctuations, may see buying as preferential to remaining in a stigmatised and marginal renting system, where they feel they are missing out on quick and easy capital gains and the potential to build substantial assets. The solution inevitably lies in improvement in rental sector housing and the development of alternative tenure systems. What is apparent from our research however, is that in homeowner societies like these, the assumed advantages and apparently essential qualities of homeownership are so entrenched that developing alternatives will be immeasurably difficult.

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## Appendices

### Appendix 1

Table of Respondents and Main Housing Details

Subject	Age	Building Type <sup>1</sup>	Property Financer <sup>2</sup>	Size M <sup>2</sup>	Age of Building	Length of Residency
Mr Y	36	Apartment	Family gift	66	33	8
Mrs Y	34	3DK	Bank			
Mr Mo	57	Detached	HLC <sup>3</sup>	147	23	23
Mrs Mo	55	4LDK	Bank			
Mr Sk	60	Detached	Bank	80	30	27
Mrs Sk	57	6DK	Company			
Mr I	59	Detached	Company	89	10	10
Mrs I	61	6LDK				
Mr S	39	Apartment	HLC	98	3	1.5
Mrs S	39	4LDK				
Mr Od	67	Apartment	HLC	60	30	30
Mrs Od	66	3LDK	Company			
Mr Ok	34	Detached	Bank	50	7	3
Mrs Ok	30	2LDK				
Mr Kwt	57	Detached	HLC, Bank	100	20	20
Mrs Kwt	53	4LDK	Company			
Mr It	61	Detached	HLC	150	22	22
Mrs It	55	5LKD	Bank			
Mr Itn	57	Detached	Self	320	23	23
Mrs Itn	54	6LD2K				
Mr Sfj	54	Detached	Self	130	5	5
Ms Sfj	52	5LDK				
Mr Fj	37	Apartment	Family, HLC	88	2	2
Mrs Fj	33	4LDK	Company			
Mr Nd	52	Detached	Family gift	142	27	25
Mrs Nd	51	5DK	HLC			
Mr Inb	30	Apartment	HLC	77	1	1
Mrs Inb	30	3LDK	Bank			
Mr Kwk	30	Detached	Family gift	183	1	1
Mrs Kwk	30	5L2D2K				
Mr Sz	57	Detached	HLC	116	22	22
Mrs Sz	54	5LDK	Company			
Mr Inu	39	Apartment	Family loan	63	6	4
Mrs Inu	38	3LDK				
Mr Mtd	38	Apartment	Family gift	58	3	2
Mrs Mtd	32	3LDK	HLC			
Mrs Otn	83	Detached	Self	220	22	22
		6LD2K				

<sup>1</sup> Building type indicates whether the property was a single detached family dwelling or an apartment. Also indicated is the floor layout following the Japanese real estate convention (Number = Number of Multipurpose Rooms, L = Lounge, D = Dining Room, K = Kitchen).

<sup>2</sup> Property financer indicates the sources of borrowing, and while it identifies family gifts does not indicate the level of deposit provided by the householders themselves or inheritance.

<sup>3</sup> Government Housing Loan Corp

## **Appendix 2**

### **Interview Schedule (English)**

1. When buying your home which was more important to you, the land or the house? Do you think of the land and house as different types of property or goods?
2. Do you own any other property or expect to inherit another family property in the future? If so what is the current situation with this property?
3. What were the main reasons you had for choosing this house/apartment? (e.g. location, price, size, style, personal or family reasons etc).
4. What are the main advantages of owning your own home in your opinion? What are the main disadvantages?
5. What are the advantages of renting a home in your opinion? What are the disadvantages?
6. How important do you think it is to be able to make changes to your property? Have you made any changes so far to your house/apartment and do you intend to make any changes in the future?
7. Do you think the taxes involved in buying your house and land, or other additional taxes you had to pay because you are a homeowner influenced your decisions to buy this property?
8. Do you think owning a property is a good means of accumulating wealth and building an asset?
9. Has your home performed well as either an investment or as a means of security for you and your family?
10. Are you worried about the housing market and the economic security of your home?
11. Do you think it is important for families to own their own homes and why do you feel this way?
12. Do you have any future plans to either move to another property or make changes to the existing property? If so what are your plans?
13. Have you any intention of living with your children and their families after you retire?
14. Do you think your children will inherit this property of you?
15. Is it important to you that your children's families stay in this area or live near other family members?

16. Do you think owning your own home is important to your social standing? Do you think that homeowners have higher social status than people who rent?
17. What are your strongest memories of your current home, or what are the strongest feelings you associate with living there?
18. What would be your ideal type of home? For example, what kind of building or location?
19. Do you have any other comments you can make about your home or position as a homeowner?

Thank you for your cooperation

### Appendix 3

Questionnaire (English): Completed by each interviewed household

#### Questionnaire of Japanese Homeowners

Thank you for taking the time to complete this questionnaire and participating in our interview research. The interview is part of a research project investigating the housing systems in Britain and Japan. The interview and questionnaire concerns your opinions and attitudes to your home and home ownership. Please answer the questions as freely and honestly as possible. Your answers will be treated confidentially and all respondents will remain anonymous.

If you have any further questions regarding the findings of this research, please contact us via Kobe University or email us on [Ronald@kobe-u.ac.jp](mailto:Ronald@kobe-u.ac.jp) after April 2003.

Richard Ronald

#### 1. You and your partner

	<i>Name</i>	<i>Age</i>	<i>Occupation</i>
<i>Head of Household</i>			
<i>Spouse</i>			

#### 2. Other members of household

<i>Relationship to Head of Household</i>	<i>Age</i>

#### 3. About your current home

##### a. The Residential Unit

1. Detached House
2. Nagaya/Terrace
3. Apartment (Type A)
4. Apartment (Type B)

##### b. Floor Layout

( ) e.g. 2LDK

##### c. Floor Area

( ) Square Meters

##### d. Building Age

( )

##### e. Length of Residence

( )

##### f. Price at Time of Purchase

Land ( ) Yen \*In the case of apartments, include the overall price

Building ( ) Yen

##### g. In the case that your land is leased, how long is the lease

( )

**4. Please provide details of the housing you have lived in with your spouse before your current home (for a. and b. please choose a category)**

<i>Length of Residency</i>	<i>a. Tenure</i>	<i>b. Residential Unit</i>	<i>Location</i>

*a. Tenure*

1. Parental or Family Owned
2. Owner-Occupied
3. Public Rental
4. Housing Corp (Rented)
5. Private Rental
6. Company Housing
7. Other

*b. Residential Unit*

1. Detached House
2. Nagaya/Terrace
3. Apartment (Type A)
4. Apartment (type B)

**5. From where did you obtain the finance to purchase your current home?**

- |                                |     |   |
|--------------------------------|-----|---|
| Own Savings/Assets             | ( ) | % |
| Family Gift                    | ( ) | % |
| Family Loan                    | ( ) | % |
| Loan from Government Loan Corp | ( ) | % |
| Bank Loan                      | ( ) | % |
| Private Loan                   | ( ) | % |
| Company Loan                   | ( ) | % |
| Other ( )                      | ( ) | % |

**6. Of these loans, how much has been paid off?**

- |                                |       |
|--------------------------------|-------|
| Family Loan                    | ( ) % |
| Loan from Government Loan Corp | ( ) % |
| Bank Loan                      | ( ) % |
| Private Loan                   | ( ) % |
| Company Loan                   | ( ) % |
| Other ( )                      | ( ) % |

## Appendix 4

### Interview Schedule (Japanese)

1. 家を購入されるときに、土地か住宅（建物）どちらを重視されますか。また、商品としての土地、商品としての住宅はどのように違うと思われますか。
  
  
  
  
  
  
  
  
  
  
2. 現在お住まいの住宅・土地以外に他の不動産を所有しておられますか。また、将来親族などの不動産を相続する見込みがありますか。その場合、その不動産の現在の状況をお聞かせください。
  
  
  
  
  
  
  
  
  
  
3. 現在お住まいの住宅・土地をお選びになった理由は何ですか。  
（例：立地、価格、規模、様式、個人・家族の理由、など）
  
  
  
  
  
  
  
  
  
  
4. 住宅・土地を所有することの主なメリットとデメリットは何であると思われますか。
  
  
  
  
  
  
  
  
  
  
5. 住宅・土地を借りることの主なメリットとデメリットは何であると思われますか。

6. 住宅や土地に自由に手を加えられることを重要とお考えですか。  
今までどのように家に手を加えられましたか。また、将来にどのように手を加える予定ですか？
7. 住宅や土地を選ぶ際に、税金（固定資産税・相続税など）はどのように影響したと思いますか。
8. 現在所有されている住宅・土地は投資対象として、また、蓄財の手段として有効に機能してきましたか。
9. 住宅または土地を所有することには経済的リスクがあると思われますか。  
（家を所有しようとする時。家を所有してから。）
10. 現在所有されている住宅・土地の価格変動、資産としての安定性について、何か不安はありますか。

11. 住宅を所有することは家族にとって重要であるとお考えですか。また、なぜそのように考えたのかお聞かせください
12. 他の住宅・土地への引越し、または現在の住宅の建替え、修繕などのご予定がありますか。また、ある場合、それはどのようなご予定ですか。
13. あなたが現在所有されている住宅・土地を、ご子息が相続されると思われますか。  
(退職後、ご子息と一緒に住むことを希望されますか。)
14. 家族・親族の方々が近くに住むことは重要だと思われますか。
15. 住宅・土地を所有することで、あなた自身やご家族、生活空間について何か変わったと感じる点がありますか。



16. 住宅や土地（持家）を所有することはあなたの社会的地位を反映するものだと思いますか。

17. 現在お住まいの住宅について、最も強い思い出をお聞かせください。

18. 住宅のタイプ・立地・周辺環境についての理想をお聞かせください。

19. 現在お住まいの住宅について、他に何かコメントがありましたらお願い致します。

調査にご協力頂き、ありがとうございました。

## Appendix 5: Questionnaire (Japanese)

### 日本における住宅所有についてのアンケート調査

このたびは私のインタビュー調査に貴重なお時間をいただきありがとうございます。私は現在、日本と英国の住宅所有システムについての比較研究をおこなっています。今回のインタビューでは、住宅所有の経緯、住宅にまつわる事柄について、日本で住宅を所有されている方々のご意見をうかがいたいと考えています。ご自由・ご気楽に、かつ可能な限りのお答えをいただければと思います。よろしく願いいたします。なお、コメントやインタビュー結果は極秘に扱われ、個人が特定されるようなことはございません。

今回の調査結果の報告をご希望される方は、分析が終了する 2003 年 5 月以降に [Ronald@kobe-u.ac.jp](mailto:Ronald@kobe-u.ac.jp) までご連絡を頂きますようお願いいたします。

リチャード・ロナルド Richard Ronald

はじめに、居住者の方々と現在お住まいの住宅についてお伺いいたします。

1. 世帯主様とその配偶者様について、下記の空欄にご記入をお願いいたします。

	氏名	年齢	職業	出身地・出生地
世帯主様		歳		
配偶者様		歳		

2. 世帯主様・配偶者様以外のご家族について、下記の空欄にご記入をお願いいたします。

世帯主様との続柄	年齢
	歳
	歳
	歳
	歳

3. 現在お住まいの住宅についてお伺いいたします。

① 住宅のタイプ（あてはまるものに○をおつけください）

1. 一戸建て
2. 長屋建て・テラスハウス
3. 共同住宅（木造）
4. 共同住宅（非木造）

② 住宅の間取り

（                      ） 例：（2LDK）

③ 延床面積

（                      ） m<sup>2</sup>

④ 築年

（                      ） 年

⑤ 居住年数

（                      ） 年間

⑥ 購入時の価格

土地 ( ) 円 ※マンション、借地、土地付き建物の場合は不要です  
建物 ( ) 円

⑦ 借地の場合は、その借用年数

( ) 年間

4. ご実家を離れてからこれまでに住まいになった住宅についてお伺いいたします。

居住期間	①居住形態	②建て方・構造	居住地	備考

①居住形態

1. 親族の家 (回答者との続柄)
2. 持家
3. 公営借家
4. 公団・公社の借家
5. 民営借家
6. 給与住宅
7. その他

②建て方・構造

1. 一戸建て
2. 長屋建て・テラスハウス
3. 共同住宅 (木造)
4. 共同住宅 (非木造)

9. 現在住まいの住宅の購入にあたって、資金調達の方法とその割合をお教えてください。

自分の預金・資産	( ) %
親族からの贈与	( ) %
親族からの借り入れ	( ) %
住宅金融公庫からの借り入れ	( ) %
銀行からの借り入れ	( ) %
民間からの借り入れ	( ) %
その他 ( )	( ) %
( )	( ) %

10. 住宅ローンは何割をご返済されましたか。

親族からの贈与	( ) %
親族からの借り入れ	( ) %
住宅金融公庫からの借り入れ	( ) %
銀行からの借り入れ	( ) %
民間からの借り入れ	( ) %
その他 ( )	( ) %
( )	( ) %