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# Counter-urbanisation, housing and households in Cornwall

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**COUNTER-URBANISATION, HOUSING AND  
HOUSEHOLDS IN CORNWALL**

by

**CAROL JANE WILLIAMS**

A thesis submitted to the University of Plymouth

in partial fulfilment for the degree of

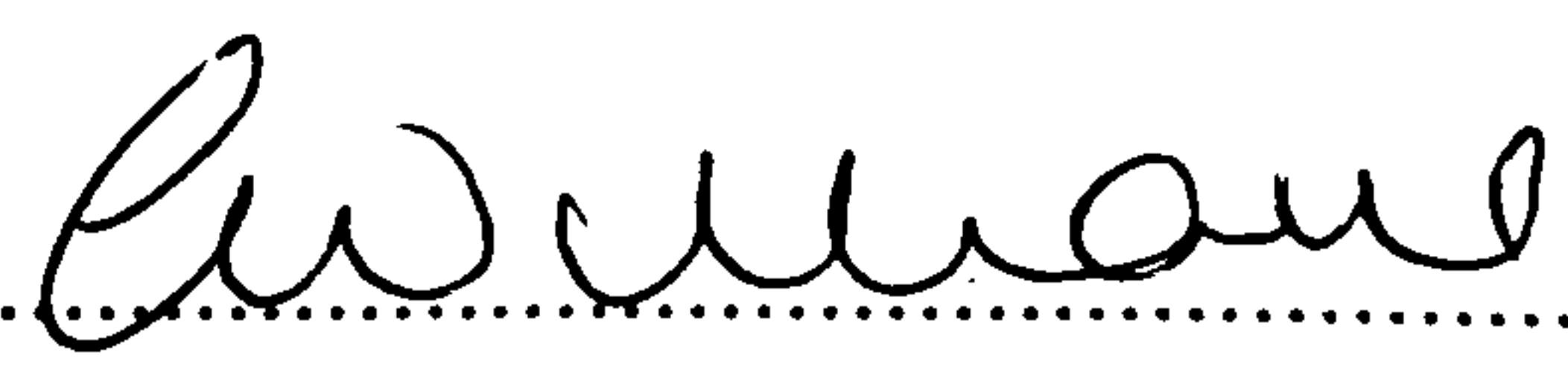
**DOCTOR OF PHILOSOPHY**

Department of Sociology

Faculty of Human Sciences

**July 1997**

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## ABSTRACT

### COUNTER-URBANISATION, HOUSING AND HOUSEHOLDS IN CORNWALL

CAROL JANE WILLIAMS

Over the last thirty years Cornwall has experienced a dramatic population expansion. Population growth has had effects in many areas, but particularly in housing. The increased demand for housing from those migrating into the area has inflated house prices, yet the Cornish economy is afflicted by low wage levels and high unemployment rates, creating a 'mortgage gap' for long term residents. This coupled with the decline in availability of both publicly and privately rented accommodation has resulted in what has been termed a housing 'crisis' (George 1987, Deacon *et al.* 1988, Lennon 1991, Williams 1993).

It has been suggested that this 'crisis' has resulted in a 'two tier' housing system, recent in-migrants generally enjoying better housing chances than longer term residents of Cornwall (Williams, 1993). Furthermore, it has been suggested that much of Cornwall's housing problems remain 'hidden' having been absorbed into existing household structures.

The research presented in this thesis aimed to assess the housing circumstances and chances of both recent in-migrant and long-term residents in order to discover if they do in fact differ. Whether or not housing need was being absorbed into existing household structures was also explored, as were the reasons why.



It was found that the housing circumstances and chances of recent in-migrants are generally better than those of long-term residents and that this was as a result of the distinctly different economic characteristics of the groups. Housing need was also found to be to a large extent 'concealed'. This was mainly young adults who were unable to set up independent households as a result of a lack of affordable accommodation. The research suggests that families remain a source of support and assistance to their members in relation to housing, but that the type of support given varies according to occupational class and economic means which might serve to disadvantage long-term residents still further in the future.

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## INTRODUCTION

In the mid 1970s a political consensus emerged in Britain supporting home ownership as the 'superior' housing tenure (Murie, 1995). Home ownership was deemed to be the 'natural' tenure, not only providing somewhere to call 'home' but also providing individuals with capital assets (Saunders, 1990). The extent of home ownership in Britain had been steadily growing throughout the twentieth century, and by the middle of the decade represented just over half of the housing stock (Malpass and Murie, 1990). The election of Mrs Thatcher and her Conservative government in 1979 served to escalate this existing trend, through the 'rolling back of the state'. This took the form of the selling of local authority housing stocks to existing tenants, thereby extending home ownership to a new group of people. By 1991, owner occupation represented the largest single tenure group at 66% of the total housing stock (OPCS, 1993).

Housing has perhaps always been the most 'privatised' area of 'welfare'. The period that witnessed the development of the welfare state in the post war years has also been the period when owner occupation has expanded rapidly. Moreover, prior to succession by owner occupation, privately rented accommodation formed the majority tenure (Merrett, 1982). The involvement of the state in direct housing provision was always intended to be temporary and small scale, although the needs of the immediate post-war period required fairly extensive involvement in house building (Murie, 1995).

The dominance of the private market in the housing system has led to much debate about housing inequality in terms of access to accommodation, homelessness, and the role of



housing in exacerbating existing social inequalities through wealth accumulation (Saunders, 1990; Hamnett, 1991a). Access to owner occupation is dependent upon economic means, and as such is structured by wider social inequalities. However, the growth in owner occupation has also been accompanied by the decline of both social and privately rented accommodation, thus severely reducing the options for those without the economic means of entry into the private housing market. For some groups this has greatly increased their vulnerability to homelessness and the housing options open to them.

The 'rolling back of the state' advocated and practised by successive Conservative governments was informed by New Right political ideology. This ideology comprised two main elements, a Neo-Liberal free market strand which espoused the virtues of the market for the meeting of welfare needs, and a Neo-Conservative strand which emphasised the benefits of a traditional social order (Flynn, 1989). The 'family' was perceived to be the foundation of such a social order and the 'correct' locus for the meeting of individuals' welfare needs. As Garside points out,

“Simple inability to compete in the market place, however, is no longer sufficient justification for state intervention in support of individuals, according to the neo-liberal market model advanced by successive Conservative governments. According to this perspective, what should be called into play in times of difficulty are informal social support networks, most particularly those centred on the family” (1993: 321).

The ability and willingness of families to meet needs was assumed. Indeed, for young people social security restrictions since 1987 have continually enforced the belief that until aged 25, young people should remain living within the parental home regardless of the wishes of the young people or their parents (Finch, 1989).



Access to accommodation for those without access to owner occupation then, has generally become more difficult in recent years, with the state less willing to assist. In Cornwall, these problems have been much heightened by a number of factors to the extent that many commentators have argued that Cornwall is suffering from a housing 'crisis' (George, 1987).

Due to its geographically 'peripheral' location, there is a tendency for official statistics and thus policy makers to enumerate and regard Cornwall as part of the larger 'South West' region (Williams, 1992).<sup>1</sup> As a consequence, social and economic problems particular to Cornwall are overlooked, being 'averaged' out of existence by the levelling effects of the more prosperous South Western counties, such as Wiltshire, Avon and Somerset. As Williams points out, "Cornwall is simply not noticed and policies sensitive to its particular needs are not formulated" (1992:27).

This is certainly so in the case of the housing 'crisis'. Over the last twenty years, a series of factors have converged to create what appears to be a 'two tier' housing system, in which one section of the population generally enjoy a good deal of choice in the housing market, whereas another section of the population is much more likely to experience difficulty gaining access to accommodation. In order to understand this fully, it is necessary to examine the factors unique to Cornwall, which combined with the changes outlined above have brought about this situation. Perhaps the most significant of these has been the population expansion.

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<sup>1</sup> 'Peripheral' is used in a purely descriptive way here to describe Cornwall's geographical location.

Cornwall's population expansion has been phenomenal. The beginning of the 1960s marked the start of the steady growth which has continued to date. Between 1961 and 1991, the population grew from 340,000 to 470,000 (Mitchell, 1993:144). Significantly, the available evidence indicates that most of this growth is attributable to in-migration. Equally significantly, this growth would have been even greater if not for the large number of people who have also migrated out of the county (Williams *et al.*, 1995). The influx of a substantial number of people from outside of the county has had obvious, and not so obvious, housing-related effects.

Firstly, the increased demand for housing from outside of the county by in-migrants has produced a 'mortgage gap' between house price levels and the amount that can be borrowed for a mortgage based on average wages in Cornwall (George, 1987). As the supply of owner occupied housing in the county is finite (or at least grows much more slowly than demand), the increased demand has inevitably resulted in higher house prices. The logic of supply and demand has brought about a disjuncture between the housing market and the labour market within Cornwall. A 'mortgage gap' has been the inevitable result.

This is particularly consequential in Cornwall as a result of two main factors. Firstly, the housing system contains a very high level of owner occupied accommodation. The average level of owner occupation nationally was 66.3% in 1991, in Cornwall the average was 74.3% (OPCS, 1993). Furthermore, the availability of both private and social rented accommodation is low, at 9.5 % and 14.9% respectively (Williams *et al.*, 1995:49). Although this may not differ radically from the national average for both sectors, the



dominance of the tourist industry in Cornwall means that much of the privately rented accommodation available is winter lets. As for the social rented sector, the level is especially low given the 'geographically widespread level of disadvantage' that characterises Cornwall (Payne, 1995). Indeed, the housing 'crisis' must be understood in the context of Cornwall's economic weakness. Unemployment rates in Cornwall have been consistently higher than those in the neighbouring counties of Devon and Somerset, and average wages in Cornwall have remained well below the national average. Access to owner occupation based on 'average' wages then is extremely difficult, but the alternatives are limited.

As mentioned above, the impact of this has been selective. For recent in-migrants, access to affordable accommodation appears to be comparatively easy, especially for those who have sold houses elsewhere on moving to Cornwall. Despite the house price increase as a result of the increased demand, prices still remain lower than many places elsewhere, especially the South East from which the largest single group of incomers migrate (Perry *et al.* 1986, Williams *et al.* 1995). Conversely, many of those trying to gain access to accommodation from inside Cornwall can face considerable problems in gaining access to owner occupation as a consequence of the 'mortgage gap' and the low wage levels, and more broadly, to affordable or permanent accommodation due to the absence of adequate levels of viable alternatives to buying a property.

The expected outcome of this would be an increase in homelessness. However, despite increases in the numbers reporting to Local Authorities as homeless in recent years, the increase is not perhaps as great as might be expected given the factors outlined above and

in comparison with the levels reported in the more affluent counties of Devon and Somerset (Buck *et al.*, 1993). Indeed, other research has suggested that Cornwall's housing problems are largely hidden (Lambert *et al.*, 1992; Griffiths, 1989). Further evidence to support this came from an analysis of the Census Longitudinal Sample (LS) which revealed that those enumerated in Cornwall in both 1981 and 1991 are slightly over-represented in 'complex-type' household structures compared with those enumerated outside of Cornwall, at 8.3% and 6.5% respectively (Williams *et al.*, 1995:51). A very similar pattern was also identified with those enumerated in Cornwall in 1971 and 1981 (Buck *et al.*, 1993). Buck *et al.* (1993) suggested that such household structures may be concealing housing need.

In order to investigate this 'hidden homelessness' further Buck *et al.* (1993) conducted a small qualitative study which aimed to uncover some of the ways in which 'long-term' residents of Cornwall were overcoming any housing difficulties they had encountered. While the sample consisted of mainly Cornish<sup>2</sup> residents, a small number of incomers were also interviewed. The study reported that "family help with housing was found to be common to both the Cornish and the non-Cornish respondents" (Buck *et al.*, 1993:52). However, the authors went on to report that "there is a slight suggestion in the data that assistance between Cornish kin is more frequent and intensive" (*ibid.*:53).

Cornwall is a county rich in culture and tradition, with a distinct regional identity (Payton, 1993). Such an identity and culture have arguably been shaped by unique historical forces

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<sup>2</sup> For the purposes of the study the respondent was considered 'Cornish' if they were born in Cornwall and had lived most of their lives in Cornwall; or at least one parent was born in Cornwall and the respondent had lived most of their lives in Cornwall and lastly if the latter was the case but the respondent had migrated from Cornwall to return later.



which give rise to contemporary ‘difference’. But this ‘difference’ is not stagnant, and as in the case of population expansion, the post-war period has been a period of quite dramatic change in Cornwall.<sup>3</sup> Nonetheless a distinct identity and culture remain, arguably strengthened by such changes. In light of this, when confronted with the suggestion that familial assistance with housing amongst the Cornish is more frequent and intensive, Buck *et al.* (1993) hypothesised that this may be a result of cultural ‘difference’. It was suggested that Cornish families may have stronger kinship ties than non-Cornish families which may be leading them to assist family members with housing problems as a result of the housing ‘crisis’ (George, 1987; Deacon *et al.*, 1988; Williams, 1993).

These ‘problems’ comprise the focus of the research reported here. Firstly in light of the suggestion that there is differential access to housing in Cornwall structured around length of residence, there was clearly a need for a wider overview of the housing chances of both in-migrants and long-term residents. Thus, how a housing system dominated by the private market produces such differential access through the interaction of migration ‘effects’, specifically ‘local’ factors and wider social inequalities was examined. In the context of the housing ‘crisis’ the research also aimed to examine how families are assisting their members with housing problems, whether households structures are concealing housing need as suggested, and why. Linked to this latter point was the issue of whether or not familial assistance with housing problems was more common amongst the Cornish as a result of the alleged closer kinship ties amongst this group. Thus the research aimed to throw some light upon this issue. Finally, it was intended that the research would offer an insight into the ways in which housing and migration are connected.

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<sup>3</sup> For further details see Payton (1993) “Cornwall Since the War”.

The first three chapters examine the wider issues connected with the empirical research. Firstly, Chapter One examines Cornwall's population expansion within the wider context of migration theories. In some ways the appeal of Cornwall as a migration destination is difficult to understand given its lack of apparent economic attractions. However, one of the major demographic trends of the past two decades has been a population shift away from major cities to smaller towns and rural areas which Berry (1976) termed 'counter-urbanisation'. Research by Perry, Dean and Brown (1986) suggested that Cornwall's population expansion could be understood as part of this urban to rural shift. Chapter One therefore examines this population movement generally, and explores the meaning of the term 'counter-urbanisation'. Indeed, there has been considerable debate surrounding not only to what the term counter-urbanisation refers, but also concerning the social processes that lie beneath such a trend. These are examined in Chapter One, in addition to wider theories of migration, in order to decide if migration into Cornwall can be understood as 'counter-urban'. More scrutiny is also given to Cornwall's in- and out-migration patterns alongside any research that has explored the motivations of those who have migrated to Cornwall before a full assessment is made. Given that the primary focus of this research is housing, the role of housing in the migration process (in terms of motivations and ability to migrate) is also discussed in the context of theories of migration both generally and specifically in relation to Cornwall's migration patterns.

Indeed, as mentioned earlier the comparatively low house prices have enabled those migrating into Cornwall with houses to sell elsewhere to move with relative ease. These house price differentials may have implications for the housing circumstances of the in-migrants compared with long-term residents. Housing is a unique commodity and for some it has been argued that it can provide more than solely somewhere to call home.



Hence the dramatic increase in levels of owner occupation over the course of this century has led to debate surrounding the influence of private wealth in the form of housing equity on the social structure (Saunders, 1988, 1990; Hamnett, 1991a).

Chapter Two therefore starts by exploring both changes in housing tenure over the course of the century and the debate surrounding the impact of these changes upon access to housing and housing inequality. This has implications not only for the potentially differing housing chances of long-term residents and in-migrants, but is also necessary in order to understand how wider housing changes have interacted with specifically 'local' factors in order to produce the housing 'crisis'. The evidence for the expected outcome of the housing crisis, an increase in homelessness, is examined in the final section of Chapter Two.

The problem with examining official homelessness figures is that, as discussed above, the available evidence suggests that much of Cornwall's housing problems remain hidden (Lambert *et al.*, 1992; Buck *et al.*, 1993). As mentioned earlier, Buck *et al.* (1993) hypothesised that potential homelessness was being absorbed into existing household structures within Cornwall, suggesting that families are playing a role in meeting the housing needs of the members. Chapter Three therefore considers the nature of kinship obligations in contemporary Britain generally, and specifically in relation to housing. When considering kinship obligations it is necessary to consider forces which may shape, or even restrain these obligations. Perhaps one of the most significant of these forces is the State through social policy. This is duly considered, especially in the overlapping spheres of social security and housing policy. Finally, Buck *et al.* (1993) posited that kinship

obligations among Cornish families may be stronger than among incomer families. In order to assess whether this may indeed be the case, the historical factors which may have shaped kinship obligations in Cornwall are examined along with the evidence collected by Buck *et al.* (1993) and from six qualitative interviews conducted at the start of this project.

Chapter Four gives details of the specific hypotheses which were tested in the research, and describes the methods employed to test these hypotheses. Chapter Five presents the evidence collected from the first stage of the research, which consisted of a postal survey. The evidence presented in Chapter Five reports on the socio-economic characteristics of what are referred to as the Length of Residence (LOR) cohorts, the housing circumstances and housing chances of the cohorts and the relationship between household structure and ‘concealed’ housing need. The second stage of the research involved in-depth ‘housing history’ interviews with twenty respondents from the survey. Chapter Six reports the results from this, drawing out if and how any housing need was resolved and any familial assistance given during the course of the respondent’s housing career. To some extent the housing histories also elucidated the processes through which any differences among the sub-groups came into being, and enabled some of the findings from the survey to be set in a more qualitative context. Chapter Seven draws the evidence presented in chapters Five and Six together and discusses the extent to which the data collected support or refute the research hypotheses.

## Chapter One

### COUNTER-URBANISATION AND CORNWALL

#### 1.1 INTRODUCTION

Migratory processes and patterns have been and are a significant force in shaping societies past and present. Major population movements have been linked to some of the most important social and economic changes in the history of the industrialised world. Urbanisation has been the dominant migratory force since the time when the population generally became more mobile following the onset of industrialisation. In recent years the continued movement of people both internally and internationally has continued to re-shape settlement patterns. Changes in transport networks have led to the outward spread of people from the major urban centres, generally referred to as 'suburbanisation'. However, research over the last thirty years in industrialised countries has suggested that there has been a significant break with previous settlement patterns in the form of a movement away from the major cities to smaller towns and more rural areas. This chapter attempts not only to trace these changes within Britain, but to assess explanations as to why these changes are taking place within the context of theories of migration. This allows for an assessment of whether Cornwall's population expansion can be located in the context of this wider shift in settlement patterns.

The chapter opens therefore, with a mainly descriptive examination of the apparent shift in settlement patterns which has been referred to as 'counter-urbanisation'. Before any explanations of 'counter-urbanisation' can be examined, it is necessary to decide to what exactly the concept refers. This is discussed in the second section of the chapter.



Various explanations have been put forward to account for this movement away from large towns and cities to smaller towns and rural areas. Structural and economic models have attributed the urban to rural shift to forces such as the relocation of industry and the spatial division of labour (Fielding, 1982). Other more 'individual' interpretations have explored the notion of the 'urban dropout', quitting the rat race in search of the rural idyll. Part three of this chapter examines theories of migration in general, and specifically explores the explanations that have been put forward to account for the move away from large towns and cities.

Finally, Cornwall's migration flows are examined and an assessment made of how well existing explanations for changing migration patterns account for Cornwall's population expansion. In order to do this it is necessary to examine the pattern of migration into and out of Cornwall and the characteristics of the migrants.

## **1.2 THE CHANGING SETTLEMENT PATTERN**

Broadly speaking, until the early 1970s, the trend in most European countries was for larger settlements to grow faster than smaller settlements. As Fielding comments,

“In 1950, the pattern of net migration in the countries of Western Europe was almost without exception that of gains being positively correlated with settlement size: the smaller settlements experienced the highest rates of net loss and the largest settlements experienced the highest rate of net gain” (1986:35).

This positive association between settlement size and net migration is referred to as 'urbanisation'. Geographically this refers to the process of spatial agglomeration (*ibid.*).

However, the mid 1970s saw the beginning of a change in this process in many European countries. The term 'counter-urbanisation' was first coined in 1976 by Berry following his

observation in the early part of the decade that the rate of non-metropolitan growth had overtaken the rate of metropolitan growth, and was in fact higher than the national average in the United States. Debate ensued and various studies since have demonstrated the widespread nature of the slow down in metropolitan growth rates in both America and Western Europe, certainly up until the early 1980s. (Vining *et al.*, 1978, 1982; Fielding, 1982). Fielding (1982) was the first to attempt a comprehensive assessment of whether counter-urbanisation had really replaced urbanisation as the main impetus affecting settlement patterns in Western Europe. It was found that counter-urbanisation, defined as a negative correlation between the net migration rates and population densities of regions in a country, was most conspicuous in the Netherlands, Denmark, the UK and Switzerland. Sweden, Germany, Belgium and France also displayed counter-urbanisation tendencies, but Italy, Spain, Portugal, Ireland and Norway continued to experience regional concentration (Fielding, 1982). Moreover, these patterns appeared to fluctuate over time. Champion (1995) reported that the 1980s saw counter-urbanisation waning generally in Europe, although this concealed variations between countries and within the decade.

In Britain, Champion (1982) observed that the main aspect of post-war population change at the level of British Standard Regions had been the drift from North to South. Looking at changes in the decade between 1981 and 1991, much the same trend emerges. The North to South drift is apparent. East Anglia and the South West grew by 8.83% and 7.94% respectively, whereas Yorkshire and Humberside, the North and the North West all suffered population losses (Champion, 1993:8).<sup>1</sup> While 'natural' growth accounts for population growth nationally, it is migration which explains regional variations (Champion, 1993). Interestingly, the South West was the only region with a surplus of

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<sup>1</sup> Enumeration based on standard regions.



deaths over births during this time. This indicates an exceptionally high level of immigration which will be discussed later when looking specifically at Cornwall.

In the last thirty years the urban to rural shift has also been apparent in Britain. Indeed,

“The results of the 1981 census reveal that the ‘urban-rural shift’ has recently grown so extensively both in numerical scale and in geographical spread that it has become as significant an element in broader regional patterns as the ‘north south drift’” (Champion, 1986:212).

Again, this pattern has continued between 1981 and 1991. Statistics for population change by type of district in Great Britain reveal that metropolitan Britain lost 1.8% of its population. While inner London managed to grow by 0.6%, outer London lost population, as did ‘principal’ cities. Conversely, non-metropolitan Britain grew by 4.6%. Breaking this down further shows that the most substantial population gains were made in ‘resort, port and retirement’ areas (7.9%), ‘urban and mixed urban/rural’ (5.7%), and ‘remoter, mainly rural’ areas (7.6%) (Champion, 1993:11).

Such change based on large regions can mask considerable variations. For example, Weekley (1988) demonstrates the presence of rural depopulation within districts in rural Oxfordshire that display overall growth associated with the urban to rural shift. He states that

“It is clear that rural depopulation continues at the parish level. In many areas it remains the characteristic demographic trend in the smaller parishes” (1988:130).

Conversely, Green reports that the more rural districts of Wales recorded population gains through migration during the 1980s, while suffering losses through natural change (1992:141). It appears that the picture is complex.



Nonetheless overall there is a distinct 'trend' of smaller towns and rural areas experiencing net population growth, whereas major cities and metropolitan areas are losing population. This pattern is not unique to Britain but it is not within the scope of this discussion to examine changing settlement patterns outside of Britain in any depth.<sup>2</sup> However, before deciding whether this pattern can be labelled 'counter-urbanisation' it is first necessary to explore exactly what is meant by the concept of 'counter-urbanisation'.

### **1.3 WHAT IS COUNTER-URBANISATION?**

The main crux of the debate surrounding the existence of counter-urbanisation has been deciding to what exactly the concept refers. Part of the problem appears to lie with the essentially interdisciplinary approach to migration studies which results in emphasis being placed on different aspects of the migration process.

For Berry (1976) counter-urbanisation was simply population deconcentration, the reversal of 'urbanisation'. However, 'deconcentration' can encompass a wide range of population movements away from urban areas, i.e. 'suburbanisation'. Thus Fielding adopted a more rigorous definition. Counter-urbanisation could be said to exist if a negative relationship existed between net migration and population density (1982:14), population 'density' for Fielding being the size of a settlement (Champion, 1989:239). Both of these definitions have in common a focus on essentially demographic aspects of counter-urbanisation.

Much argument surrounding the definition of counter-urbanisation centres around whether it is in fact a 'clean break' with urban areas or whether it is just an extension of

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<sup>2</sup> For a discussion of counter-urbanisation patterns in Europe see Champion (1989).

‘suburbanisation’ (Robert and Randolph, 1983; Champion, 1988). A ‘clean break’ would imply the growth of areas outside of the main metropolitan centres. Champion states that the existence of counter-urbanisation should only be recognised if the population growth is in smaller places that

“are not linked to major cities by significant commuting ties...and therefore specifically excludes the long established processes of suburbanisation and metropolitan expansion” (1989:32).

Again, this focuses specifically on the demographic aspects of counter-urbanisation.

Likewise when exploring case studies of four areas experiencing counter-urbanisation,

Perry and Dean maintain that the main demographic and spatial factors are:

“a turnaround to repopulation after a lengthy period of depopulation; a reversal of net migration flows; a net inflow of economically active migrants; and increase in the volume of incoming migrants as a major reason for positive migration balances rather than a reduction in the number of outgoing migrants; an emphasis on new entrants as opposed to return migrants; a trend from a positive towards a negative relationship between settlement size and net migration gain; deconcentration between regions and dispersion within regions” (1986:199).

Again counter-urbanisation is defined in terms of its demographic and spatial outcomes.

Other commentators however, have included what can be termed ‘socio-cultural’ factors in defining the concept, such as changes in lifestyle from urban to rural or neo-rural, as well as changes in location. In this sense counter-urbanisation is a move away from an urban lifestyle. When examining explanations for counter-urbanisation these factors need to be considered, but here it is a definition that is being sought, not an explanation. However, what this does highlight is that counter-urbanisation does not necessarily have to be seen as an outcome, it could be defined as a process. Indeed, Sant and Simons (1993) argue that such statistically based definitions such as those outlined above are in fact far too restrictive when attempting to define counter-urbanisation.



Explanations which focus on either the size of places or the density of settlements, it is argued, present counter-urbanisation as a *pattern* rather than as part of a wider *process* (Sant and Simons, 1993:120). Sant and Simons assert that by concentrating on population change between arbitrary census dates,

“we are in danger of creating a blind alley that admits the occurrence of a process only when crude indicators show its presence” (1993:120).

They propose that counter-urbanisation be viewed as a process, and explanations sought through an examination of ‘place utility’. This, it is argued, would recognise the existence of counter-urban motives and pressures even when population statistics indicate a shift towards concentration. In this way counter-urbanisation can be regarded as a permanent force, albeit present in varying strengths at different times (*ibid.*).

This approach has a number of strengths. Firstly, defining counter-urbanisation as a process rather than an outcome recognises that it is not the only process present at any one time. Changes in settlement patterns as a result of migration come about as a result of migration flows in many directions. There may be urbanisation processes occurring at the same time as counter-urban forces. While the balance of net migration may fall on the side of counter-urbanisation, this merely implies that this is the dominant process at any one time.

Additionally, as Sant and Simons argue, migration is the outcome of other processes. It is the underlying processes that must be counter-urban if population change is to be accepted as evidence. They argue that

“This means identifying the ‘place utilities’ of both producers (as employers of labour) and consumers (as residential decision makers) to see if: (i) utilities (or preferences) are changing; or alternatively, (ii) whether new factors are enabling latent preferences to emerge; and (iii) whether changes in urban regions are discouraging people from living there” (1993:121).

Such an approach focuses on exploring motives for migration and ability to migrate, rather than simply defining counter-urbanisation as a demographic pattern. Potential explanations for counter-urbanisation therefore need to be located within the literature surrounding migration theories.

#### **1.4 WHY DO PEOPLE MIGRATE?**

Most theories of migration fall into one of two categories, those which focus on the individual decision making of migrants, and those which focus on the economic, or 'structural' context in which migration takes place (Jackson, 1986:24). As a consequence the latter tend to concentrate on groups of migrants. 'Classical migration theory' essentially involves the former of these two approaches by focusing on the factors which motivate an individual actor to migrate. The model was developed by Ravenstein in 1889 and presented under the title "Laws of Migration" (cited in Jackson, 1986:14). Ravenstein "attempted to explain migration by the establishment of flows conditioned by a number of variables" (*ibid.*). This 'push-pull' model assumed that the individual actor is motivated essentially by economic variables.

The model has remained prominent in migration theory until the present day. As Jackson notes, "It assumes a process of rational decision-making and perfect knowledge of the system" (1986:15). This is derived from classical economic theory which is likewise premised on the notion that individuals are primarily motivated by economic interests and capable of making 'rational' decisions. Labour market theory builds on this, assuming that individuals will be motivated to migrate by variable wage rates in different localities (*ibid.*). Fielding describes these accounts as "falsely a-historical and a-social" (1985:174). The emphasis on a 'rational' actor fails to acknowledge the historical and social context in



which decisions are taken. By assuming that labour markets function 'perfectly' they ignore constraints upon individual action.

Perhaps such a dichotomy between individual action and structural constraint is not useful for understanding why people wish to, and are able to migrate in modern societies. What follows is an attempt to isolate some of the factors which might influence contemporary migratory strategies. Those which focus particularly on counter-urban migration will be highlighted. These are assessed against empirical evidence where possible.

#### **1.4.1 Economic Factors**

Neo classical economic theory, as mentioned above, assumes that individuals are essentially rational 'economic' actors. Migration, within this model, serves to restore equilibrium to the market. People essentially migrate according to the laws of supply and demand. People move to where they can secure employment, or higher wages, and capital moves to reduce labour costs and maximise profits. Thus out-migration takes place from low wage, high unemployment areas, to areas exhibiting the opposite characteristics (Cross, 1990). Conversely, capital must move in the opposite direction in order to secure cheaper labour (Perry *et al.*, 1986). These movements restore equilibrium to the system. While essentially a multi-directional model, counter-urbanisation is explained by being seen as a phase in part of a larger picture of national/global cyclical movements.

It can be argued that this model does not reflect the 'real' world of divisions in labour markets, or wealth inequality, and of differing rules of access within labour markets. Blackburn and Mann posit that individuals' experiences of the labour market are hampered by external factors such as a lack of knowledge on which to base decisions and

not being able to control job selection. Thus the labour market is not a 'free' market (1979:1-34). Moreover, as Cross (1990) points out, some studies have shown considerable in-migration in low wage and high unemployment regions. This is particularly significant in Cornwall's case, which will be discussed later.

An alternative economic approach was developed by Fielding (1982) in an attempt to explain counter-urbanisation in Western Europe. Counter-urbanisation, it is argued, has come about as a result of industrial restructuring. This has occurred because of the need for different types of labour, such as 'cheap' female labour in order to reduce costs (Fielding 1982). The benefits of rural areas, according to Fielding, are that;

“labour problems tend to be fewer, with lower turnover rates, more flexibility in the use of labour, reserves of female labour and less militancy. This labour force has been conditioned by a long history of declining opportunities in the area, both in agriculture and in locally owned and managed small firms, and yet is socialised to the regime of wage labour” (1982:31).

Thus migration patterns follow industrial restructuring. Essentially neo-Marxian in its approach, this model recognises differences in the migration patterns of different social groups. Fielding distinguishes between manual workers and functionaries. Manual workers are less likely to migrate in search of new employment if made redundant, he argues, due to housing considerations, family and kinship ties, and the benefits accrued via the 'social wage'. Social and welfare benefits are unlikely to change with a change of location, nor is medical care and children's education (*ibid.*:26). Moreover, to move would not necessarily involve any gain, as the work that is on offer in a high wage area is unlikely to be appropriate to the manual worker. Additionally, other costs such as housing are also likely to be higher in an economically buoyant area (*ibid.*).

‘Functionaries’, conversely, are employees in large organisations who hold technical or white collar positions. The suggestion of a move is more likely to come from the employer, and is likely to involve an ‘improvement in status and pay’ (*ibid.*). Fielding argues that these ‘middle class’ workers are less likely to break ties when they leave an area as they are probably already living away from the regions in which they spent their childhood. Thus, migration is seen as necessary for career advancement.

This model is useful in that it distinguishes between different groups of migrants and in that it recognises the importance of industrial restructuring. Moreover it allows migration to be ‘two way’ in that it is possible to argue that ‘functionaries’ will also migrate back to urban areas should circumstances dictate.

Other economic factors must include the role of the state in influencing the relocation of industry and people. This explanation attributes the process of counter-urbanisation to regional policy which has attempted to move jobs and people into areas experiencing economic decline. ‘Assisted area status’ offers subsidies to firms to relocate in declining areas, and this, it is argued, has encouraged urban to rural migration.

While undoubtedly some counter-urbanisation has been motivated by this, it is not useful as a general explanation. As Cross (1990) points out counter-urbanisation has taken place in the USA which has poorly developed regional aid programmes and also in areas where policies favour inner urban growth. Likewise in Britain the mid sixties to the late seventies saw the faster growth of employment in rural areas than urban areas regardless of assistance (Fothergill and Gudgin, 1979).



In addition to broadly structural factors, individual career advancement must also be a factor influencing migration decisions. Writing in 1963, Musgrove argued that the geographically more mobile people tended to be the middle classes. Referring to them as the 'migratory elite' he argues that those who migrate are more likely to be educated to a high level and are prepared to move in order to further their careers. Moreover the necessity for family influence in advancing an individual's career is likely to have declined.

Musgrove states,

“Today the professional man (*sic*), equipped with universally recognised certificates of proficiency, seeks advancement by moving from one town to another; a century ago the typical migrant was the labourer moving from the country to the town with expectations of personal betterment” (1963:49).

From this perspective internal migration is seen as motivated by personal ambition combined with the 'currency' that facilitates the migration, the educational attainment.

More recent work has explored the relationship between social mobility and migration. Using data from the National Health Service Central Register (NHSCR) and the Census Longitudinal Study (LS), Fielding analyses migration flows into and out of the South East. From this he argues that the South East can be described as an 'escalator region' in terms of career advancement and thus class location. Fielding states that

“the key to social promotion for the young and ambitious is to combine an energetic pursuit of career advancement within their fields of expertise with a *judicious use of spatial differences*” (1992:3, original italics).

Thus for young people, moving to the South East can enhance their career prospects and maximise earning potential. Later in life, Fielding argues, they step off the escalator and migrate elsewhere.

Savage *et al.* (1992) also note the increasing geographical mobility of the middle classes in pursuit of social mobility. They argue that the causal mechanisms surrounding social mobility may not be specifically located within the employment sphere, although they are 'economically' based. They suggest that three types of assets can be called upon in the process of social mobility. Which particular asset or assets are utilised is contingent upon the specific context in which people are able to deploy them. Property assets are the most 'robust' assets according to Savage *et al.* as they are readily stored and transmitted and can be used to exploit other people's labour, through self employment for instance (1992:212). Cultural assets, such as educational qualifications, can be stored in the form of cultural capital, but need a specific set of circumstances in which to realise them (*ibid.*). Finally, organisational assets are highly dependent upon context and can only really be deployed within the internal labour market of an organisation (*ibid.*).

Such assets may require geographical mobility in order to benefit from them. For instance, a person rich in organisational assets (such as organisation-based qualifications) may be required to move to another region in order to secure promotion. Such assets, arguably, may also influence a person's ability to migrate. For instance, a person desiring to live in a particular location may choose to convert property assets in the form of housing into property assets in the form of a small business to enable them to migrate. Clearly housing must be considered when exploring economic factors influencing migration.

#### **1.4.2 Housing and Migration**

Housing markets can be seen if not as a motivating factor in decisions to migrate, then certainly as an 'enabling' factor in migration. Hamnett (1991), when examining the relationship between residential tenure and migration in London between 1971 and 1981,

points out that the tenure structure of different areas offers both constraints and opportunities for migration. Hence it will influence migration flows within and between different areas. Residential migration is therefore constrained by the tenure, price and location of housing. Hamnett asserts that “Changes in the geography of supply differentiated by tenure and price are likely to be particularly important” (1991:1147).

Munro (1992) points out that local authority accommodation (LA) has been associated with labour immobility and as such stands accused of bringing about large regional variations in unemployment rates. As such, it was expected that the increased reliance on the private market would reverse this, bringing housing markets into line with labour markets. The ‘efficient’ housing market would manifest itself in an increased willingness to move in order to take up work and equally to move away from a high cost area when there are reduced economic incentives to remain. However, it is apparent that choice operates within certain constraints, just as the conception of local authority tenants as immobile is too simplistic. Opportunities for migration are not determined entirely by tenure. As Munro points out,

“There are good grounds for arguing that it is not tenure *per se* which endows advantage in migration, but rather that labour market position cuts across the tenure division and that both interact with a wide range of other factors to induce or inhibit migration” (1992:54).

Thus, owner occupiers may have difficulty moving from a low to a high price area, but to some extent this will be determined by their position in the owner occupied market and also the extent to which there is financial assistance available to them with relocation expenses from employers.



Council tenants, conversely, may find the tenure structure of the area into which they wish to migrate more restrictive. The amount of local authority accommodation varies considerably around the country. In some areas 'right to buy' has been very popular and will therefore have lower levels of local authority accommodation available compared to some inner city areas which still are comprised of significant proportions of council accommodation. Thus, a migrant wishing to move into an area which contains a small local authority sector may find this difficult.

When migration rates between different tenures are examined it is evident that people in privately rented accommodation are the most mobile.<sup>3</sup> This is probably linked to the insecurity of tenure characteristic of the privately rented sector. It is also likely that age is a significant factor in the propensity of privately rented households to move. Much privately rented accommodation is occupied by young people, who are also the most geographically mobile (Champion, 1996). Both privately rented households and owner occupied households are more likely to migrate out of their districts than housing association and local authority tenants. This is potentially linked to both class and life-cycle factors. Based on an analysis of census data, Champion (1996) reports that professional workers were 70% more likely to have changed address than unskilled workers. Moreover, 2 in 5 of the professional category had moved at least 50 kilometres from their previous address (20.6%). Likewise, the professional groups were more prone to 'long distance' moves, with 17.9% having migrated over 200 kilometres (Champion, 1996:15).

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<sup>3</sup> Those in furnished privately rented accommodation are usually more mobile than those in unfurnished. See Dale *et al.* (1996) "Housing deprivation and social change".

Munro (1992) argues that consideration must be given to that the extent to which a lack of desire is at the heart of council tenants' lower propensity to migrate. For those in manual occupations the potential gains acquired by moving are not likely to compensate for the costs involved in moving. Indeed, as the statistics cited above confirm, regardless of tenure, manual workers are less spatially mobile. This is likely to be associated with the fact that those pursuing middle class careers are more likely to form the 'migratory elite' (Musgrove, 1963) who are prepared to move geographically in order to further their careers.

Certainly, for owner occupiers, a move to a cheaper house can release equity, which "may be an important object of a move for some elderly and retired people" (Hamnett, 1992:58). Likewise, a move from a 'high price' to a 'lower price' housing area will release equity. This equity could be used in a variety of ways. For instance, a move from a 'high price' to a 'low price' area could enable the migrant to do one of three things. They might chose to move to a bigger house, to release equity in the form of capital, or if possible to reduce their mortgage. This largely depends on how long they have been in owner occupation and thus how much equity they have accumulated.<sup>4</sup> However, such a move is likely to be constrained by other economic factors, such as employment, and also the stage in the life-cycle of the potential migrant. Thus other conditions must be met in order for the migrant to contemplate such a move.

The role of housing equity in migration motivations is comparatively under-researched.

Hamnett points out that

"No survey research has been done to determine the extent to which individual migration decision are related to house prices and housing equity considerations, or

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<sup>4</sup> See Chapter Two.

the extent to which individuals in higher price areas use high house prices and equity values to finance a move to a larger house in a cheaper area or to release equity for other purposes" (1992:63).

Some research has examined housing considerations amongst other variables (Perry *et al.*, 1986; Findlay *et al.*, 1993), but the specific role that housing equity plays has not been examined.<sup>5</sup> However, statistical associations have been found between migration and regional differences in house prices (Muellbauer and Murphy, 1988), indicating that housing equity may well be a consideration in migration decisions. While some maintain that it is likely that this is primarily linked to labour markets, i.e. those who accumulate capital through housing moves do so because their job dictates (Forrest *et al.*, 1987, 1991), at present it is almost impossible to draw conclusions without further research. Nonetheless, it is possible to infer that people whose careers require spatial mobility, may also stand to gain in terms of either 'trading up' or by releasing equity due to housing price differentials between regions. This of course assumes that they are migrating from a high price to a lower price region, and will not be required to migrate back to the high price area later in their careers.

The importance of economic factors in migration decisions must not be underplayed. While neo-classical economic models appear over-simplistic, employment related moves do play a part in explaining a good deal of migration. The high geographical mobility rates amongst middle class groups must be related to the use of spatial variations in job availability to secure career advancement. Counter-urban migration however, is more difficult to explain in economic terms. Regional policy and economic restructuring may well account for some counter-urban migration at different times. However, to attempt to

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<sup>5</sup> This will be discussed further when examining Cornwall's migration patterns.



explain counter-urbanisation in terms of one explanatory model runs the risk of ignoring the heterogeneity of migrants' motives and the variations in enabling factors at different points in time. As appears to be the case with housing markets, some economic factors will enable migration as well as constrain it. The ability of the individual to migrate may well be structured by economic factors. However, it is also important to examine explanations that focus exclusively on the individual desires of migrants.

### **1.4.3 Lifestyle Considerations**

Lifestyle considerations can be viewed as those motivations and attractions that are unrelated to economic factors such as career enhancement. Such factors were highlighted by Berry (1976) who emphasised the role that individual preferences have in influencing migratory decisions. He cites the changing preference for rural environments over the urban by individuals/households as the motivation underlying the counter-urbanisation process (Berry 1976, Bourne 1980). According to Fielding this explanation

“emphasises the way people view life in the large city as stressful because of high crime rates, pollution, race hatred, rundown public services, traffic congestion, dirt and noise. Rural areas and small towns take on all the opposite appearances - they are seen as havens of social harmony and of well-tried and trusted social values” (1982:19).

Some have referred to this as an ‘ideological clean break’ stressing the break with ‘urban’ values and the move towards a ‘post industrial’ lifestyle in remoter regions (Berry, 1976; Perry *et al.*, 1986).

Most criticisms of this explanation emphasise the lack of recognition of the structural constraints that face individuals who may desire to leave the cities (Fielding, 1982; Cross, 1990). Arguably, within this model those migrating would only be the economically ‘free’ in terms of not having any employment ties and/or having the economic means to

overcome structural barriers. Moreover, it ignores the possibility that those wishing to achieve different lifestyles may be able to with the aid of long-distance commuting, or even without leaving the urban area (Perry *et al.*, 1986).

However, the importance of quality of life considerations in migration decisions has been stressed recently in a survey exploring migrants' motivations. Findlay *et al.* (1993) assert that "there has been a renewed emphasis on the locality as a focus for spatial attachment and support" (1993:34). They argue that this is a result of an infusion of new values in society. Thus, macro-economic and structural models in general are less useful in explaining migration as they ignore "powerful cultural, social and political forces" (1993:34). For Findlay *et al.*,

"while the positioning of a potential migrant within society affects the propensity to migrate, the migration act itself has become more flexible and less spatially constrained" (1993:34).

Adopting this approach, Findlay *et al.* (1993) set out to explore migrants' motivations through a survey of over two thousand migrants. The sample was stratified by age, sex and class and divided proportionately between standard economic regions. Intra-urban and short distance migrants were excluded. The data from the survey indicate that quality of life considerations are important in influencing migration decisions for many migrant groups. They assert that

"Analysis of migration motivations indicates that people's conceptions of the social and environmental characteristics of places are just as important as economic dimensions in influencing population redistribution" (1993:47).

They recognise that this is not the case for all migrants as some will simply not be able to relocate to the most desirable locations due to economic restraints. However, what this



research does point to is the importance of 'place' in explaining the complex picture which appears to characterise migration within Britain.

Indeed, Bolton and Chalkley's study of counter-urbanisation in South Molton in North Devon revealed an interesting array of motives for migration, but the importance of 'environmental' considerations was stressed. The heterogeneity of the migrants' motives was apparent, but three main groups did emerge. About half the migrants Bolton and Chalkley term "lifestyle led, employment satisficing" migrants for whom

"the push from the former area of residence was related to lifestyle and social and environmental conditions: the pull exerted by North Devon was that it offered acceptable employment or business opportunities in a geographical setting which satisfied the underlying personal and environmental impetus behind the move" (1990:40).

About 30% of migrants had migrated for purely employment related reasons. However, a further 20% were strongly influenced by social and/or environmental factors (*ibid.*). Thus the importance of place is a strong influence in decisions to move, albeit in conjunction with economic variables.

It is apparent from this exploration of migration strategies and motivations that the relationship between different variables in a decision to migrate is complex. The heterogeneity of migrants' motivations indicates that many of the models and factors outlined above have some part to play in explaining counter-urbanisation. It does appear that quality of life considerations are increasingly playing a part in decisions to migrate, but it is also clear from examining the characteristics of migrants that economic factors, such as the national/global restructuring of capital and thus jobs, and the tenure structure and price level of housing markets will structure the ability to migrate. It is important to bear this in mind when exploring Cornwall's migration patterns.



## **1.5 MIGRATION AND CORNWALL**

There is some evidence to suggest that Cornwall's migratory patterns are unique. Certainly the county has experienced a rapid population growth in the last thirty years which to some extent has masked a considerable population turnover (Williams *et al.*, 1995). Moreover the reasons for this rapid expansion are not immediately apparent. Economically Cornwall doesn't have a great deal to offer in-migrants. Research into migrants' motivations for moving to Cornwall appear, on the face of it, contradictory. Some studies have indicated that many migrants are attracted to environmental and social factors (Cornwall County Council, 1975; Perry *et al.*, 1986). Further research has pointed to job related migration as being significant in Cornwall (Mitchell, 1986). These will be explored later. However, the reality of Cornwall's economic situation suggests that either economic factors are not given as much weight by migrants as they were in the above studies, or that migrants are unaware of this reality.

The following section explores Cornwall's migratory patterns in more depth. In order to understand migration into Cornwall fully, a certain amount of background information is necessary. Firstly then, migratory patterns into and out of Cornwall will be described. Cornwall's economic status will also be explored, as will some of the characteristics of migrants who move into Cornwall. This should enable an assessment to be made of firstly whether migration into Cornwall is indeed 'counter-urban' and secondly of the socio-economic circumstances of the in-migrants.

### **1.5.1 Cornwall's Population Expansion**

Until the outbreak of World War II, Cornwall's population was declining in absolute terms (Mitchell, 1993:136). Conversely, the population of the rest of England and Wales had

grown rapidly. Evacuations to Cornwall and the setting up of new armed forces bases during the war swelled its population and while it is likely that these people had left Cornwall by the end of the war, the late 1940s and early 1950s did see a slight increase in the population due to in-migration and the post war 'bulge' in births (*ibid.*:137). The 1950s however were characterised by a relatively stable population size, with a slight excess of births over deaths. In- and out-migration levels were roughly equivalent resulting in no overall net gain.

The beginning of the 1960s marked the start of a steady population growth which has continued unabated ever since. Between 1961 and 1991, Cornwall's population grew from 340,000 to over 470,000 (*ibid.*:144). While previously Cornwall's population decline had been mirrored by population growth in the rest of England and Wales, between 1981 and 1991 the population grew by 8.9% "compared with virtually no change for Britain as a whole" (OPCS, 1993). Mitchell (1993) reports that for many of the years between 1961 and 1991 the rate of net migration has been remarkably consistent, falling somewhere between 3800 and 6000. He comments that variations appear to be linked to economic and/or housing recession or boom, with lower rates occurring in times of recession, and the peaks taking place during economic boom (*ibid.*). This will be explored later.

It is important to remember that while there has been an absolute growth in the population of Cornwall over the last thirty years, large numbers of people have also migrated out of the county. Indeed, LS data indicate that if out-migration rates had not been so high, Cornwall's population growth would have been even greater (Williams *et al.*, 1995). However, the available evidence indicates that most of Cornwall's population growth can be attributable to in-migration which is of particular interest to this study.

The geographical pattern of population growth has been varied. Mitchell reports that during the forty year period experiencing population growth, an east to west gradient was apparent, with Penwith growing by 18%, and Caradon and Restormel by 50% (1993:144). Some deviations from the general pattern occurred over time. Kerrier started out as the fastest growing District, expanding by 17% in the decade between 1961 and 1971, followed closely by Restormel. Growth rates in East Cornwall grew in the 1970s and North Cornwall and Caradon have remained the fastest growing Districts, again followed by Restormel (*ibid.*).

During the early expansion years in Cornwall, large and small towns experienced the most growth, with 'rural' areas actually losing population between 1951 and 1961. These started to expand between 1961 and 1971, although still not equalling the rate of growth experienced by 'urban' areas. However, this pattern started to change between 1971 and 1981, with the rate of growth in rural areas only falling a little short of large towns, but with small towns expanding by a massive 16%. Likewise, in the decade between 1981 and 1991, small towns continued to expand rapidly, with rural areas having decidedly replaced large towns as the next most rapidly expanding areas (Mitchell, 1993:146).

It can be seen that Cornwall not only has experienced rapid population growth over the last thirty years, but that the pattern of in-migration appears to be counter-urban. In order to decide whether the underlying process is in fact counter-urban, it is necessary to examine why people chose to migrate to Cornwall, starting with potential economic attractions.



## 1.5.2 The Economy

While Cornwall has experienced a substantial growth in its population, this has not been matched by economic growth. Indeed, it is fair to say that Cornwall is an economically 'deprived' area. However, much of Cornwall's deprivation remains hidden as a result of a tendency to enumerate Cornwall as part of a larger 'South West' region when official statistics are being collected and compiled (Williams, 1992). Hence social and economic deprivation are 'averaged' out of existence by the levelling effects of the more prosperous 'South West' counties such as Wiltshire, Avon and Somerset. When such constructs are broken down it can be seen that Cornwall's unemployment rates have been consistently above the rest of England and Wales. In October 1996 the unemployment rate in Cornwall was 10.9 per cent, compared with 8.1 per cent for the neighbouring county of Devon and 6.6 per cent for Somerset (Labour Force Trends, December 1996).<sup>6</sup> Such figures also mask considerable variations, with young people suffering much higher unemployment rates. Two of Cornwall's six Districts, Penwith and Kerrier, are ranked amongst the top fifty most deprived areas on a material deprivation index derived from the census (Forrest and Gordon, 1993). Moreover, wage levels in Cornwall have generally remained much lower than the national average.<sup>7</sup>

A recent study analysing deprivation in Devon and Cornwall according to the Index of Local Conditions<sup>8</sup> found pockets of high level deprivation in the more urban areas of

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<sup>6</sup> Unemployment rate calculated as a percentage of both employed and unemployed in the labour force.

<sup>7</sup> In the New Earnings Survey of 1996, average full-time male wages in England and Wales were £394.3 per week, compared with £303.4 in Cornwall. For women, average full time wages in England and Wales were £285.2 per week, compared with £224.6 in Cornwall.

<sup>8</sup> The Department of Environment's Index of Local Conditions (ILC) is an index of relative deprivation devised for general application in the field of social policy. Based upon three main dimensions of deprivation (environment, skills/socialisation and resources) the index comprises fourteen variables used as indicators of deprivations. For further details see Payne (1995) "Interpreting the index of local conditions".

Cornwall, such as Penzance, Camborne/Redruth, Falmouth, Truro, St Austell and Newquay, but described the general patterns as being 'geographically widespread' (Payne, 1995:61). The variables used to construct this measure were examined individually. It was found that all of Cornwall's districts scored higher (i.e. were more deprived) than the English median on seven out of the fourteen variables. In the case of Kerrier, this was ten out of fourteen (*ibid.*:43). Caradon appeared to be the most 'affluent' of all Cornwall's districts.

Such poverty is certainly linked to a structurally weak economy. The influx of people does not appear to have significantly benefited Cornwall's economy. During the 1960s, the South West Economic Planning Committee emphasised the importance of population led growth:

"New jobs would attract new workers from outside Cornwall, which would in turn generate further demand for goods and services and thus create more economic activity" (Payton, 1992:182).

While the population has certainly grown, it is apparent from the current condition of the economy in Cornwall that this was not successful as an economic policy (Deacon *et al.*, 1988). A Department of Employment Survey in 1978 suggested that 'in-migrants were, on balance, job consumers as opposed to job creators' (McNabb *et al.*, 1978). Moreover, in the late 1970s, two thirds of Newquay's jobless were recent (mainly seasonal) in-migrants (cited in Williams and Harrison, 1995). This may indicate that in some of the more popular destinations for in-migrants, Cornwall is importing unemployment.

Cornwall's traditional industries, such as mining, fishing, agriculture and engineering, have declined during the course of this century. Mining in Cornwall has all but disappeared (with the exception of china clay quarrying), and according to the 1991 census agriculture



and fishing employ less than half the workforce of twenty years ago (Williams *et al.*, 1994). During the same period the service sector has developed, primarily associated with the growth of tourism. However, tourism has not filled the gap left by the continuing decline of the traditional industries. A study by Exeter University revealed that

"the jobs created by tourism are often occupied by the extended families of the owners (of tourist enterprises) and create no additional jobs for the local community" (Exeter University, 1987).

In addition, many of the jobs created in the service sector are likely to be part time and/or low paid (Williams *et al.*, 1993). Likewise, the seasonal nature of much employment will mean that even for those employed during the summer season, their annual incomes will be low. Furthermore, tourism itself now appears to be declining.<sup>9</sup>

### **1.5.3 Why do people migrate to Cornwall?**

The reality of poverty and unemployment in Cornwall is quite different to the image presented by the tourist industry, yet large numbers of people continue to migrate into the county. While other studies have indicated that quality of life considerations are as important as economic considerations for many migrants, and that some might be attempting to arrive at a compromise between the two (Findlay *et al.*, 1993; Bolton and Chalkley, 1990), research into migrants' motivations in Cornwall has generated contradictory results. Perry *et al.* found that 49% of new settlers cited the enjoyment of a previous holiday and 46% cited a 'preferred environment' as important aspects of their decision to move to Cornwall (1986:93). They argue that 'push' as well as these 'pull' elements were seen as significant by in-migrants, 46% of new settlers cited escaping the urban 'rat race' as a 'push' factor.

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<sup>9</sup> While there was some improvement in 1996 (West Country Tourist Board, 1997) this cannot be taken to be indicative of a trend. The real problem remains the domination of the economy by tourism.



Economic factors were considered less important, just 34% of migrants saw better job prospects as a significant component of their decision to move (1986:89). Overall 11% of migrants had been posted or transferred to Cornwall (*ibid.*). Interestingly, 12% of all migrants cited 'cheaper housing' as being an important reason for moving, and 3% cited 'better housing' as well (*ibid.*). Although not a prime motivation, housing apparently features in the complex of factors that comprise a decision to migrate.<sup>10</sup>

A survey by Cornwall County Council (CCC) in 1986-7 found that 35% of the sample cited 'job related' reasons as an important factor in their decision to move to Cornwall. 'Environmental' factors were cited by 22% of respondents and 'escape from the city' by 5%. Mitchell (1993) suggests that these variations may in part be an artefact of the sampling and data collection methods of the different surveys. The CCC study only sampled people on private housing estates built between 1976 and 1986. Additionally, the questionnaire was 'open ended' rather than offering a list of alternatives. While it is difficult to know the effects of this, Mitchell makes a number of speculative suggestions. Firstly, he questions whether people filling out an open-ended questionnaire take Cornwall's environmental advantages as something that do not need to be spelt out. Secondly, analysis of other questions on the questionnaire revealed the sample to be relatively favoured economically. This may mean that they were more materialistic in terms of the factors which influenced them (*ibid.*:155). There is some evidence to suggest that different 'types' of migrant may be attracted to different types of property. This may be linked to lifestyle considerations or the ability to re-sell property quickly, according to

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<sup>10</sup> See Chapter Two for an examination of the tenure structure in Cornwall and house price differentials.

the migrant's needs. Williams and Harrison hint at this, suggesting that migrants who are migrating as a result of employment might favour newer housing, although not all of those in newer housing are economic migrants (1995:189). They point out that the all of the in-migrants in the Buck *et al.* (1993) study who were, in the main, 'lifestyle' migrants, had moved into older property and had carried some renovation work (*ibid.*). This remains speculative however, and does not necessarily exclude Mitchell's (1993) explanation.

If one thing comes out of these studies, it is the heterogeneity of migrant's motivations for moving to Cornwall. While a move to Cornwall may not appear to make economic sense given that Cornwall suffers from a 'geographically widespread level of disadvantage', it has to be recognised that the labour market is varied. As with the migrants' motivations studies conducted elsewhere, a decision to move may well involve a trade off between a number of different factors, such as finding a balance between environmental attractions and employment prospects. It may also be the case that potential migrants are not fully aware of the condition of the economy within Cornwall. An examination of the characteristics of in-migrants in terms of their economic activity and regions of origin may throw further light upon this by suggesting 'who' is moving to Cornwall.

## **1.6 CHARACTERISTICS OF IN-MIGRANTS TO CORNWALL**

### **1.6.1 Area of origin**

Perry *et al.* found that the largest proportion of the migrants came from central and southern England. 42% came from the South East, 22% from the rest of the South West and 10% from the West Midlands (1986:84). They argue that a 'distance decay function' operated, with the nearest regions to Cornwall being over-represented (*ibid.*). Results from a more recent study using longitudinally linked census data (LS) reveal a remarkably



similar pattern over the 1981-91 period. In the decade between 1981 and 1991, 43.5% of people moving into Cornwall came from the South East, 25.2% from the rest of the South West, 13.4% from the Midlands and 17.9% from other areas (Williams *et al.*, 1995:32).

It is interesting that about one quarter of in-migrants have migrated a relatively short distance from the rest of the South West. Williams *et al.* (1995) suggest two possible explanations for this. Firstly, a proportion of these migrants are Plymouth commuters moving into South East Cornwall. Secondly it is hypothesised that some of these migrants may well have moved to Cornwall from another area in the South West to which they had previously migrated from further away.

Migrants from the South East of England represent by far the largest group of in-migrants. This appears to fit well with Fielding's (1992) analysis of the South East as an 'escalator region' outlined above. Fielding suggests that people 'step off' the escalator during the later stages of their middle class careers. They step off the escalator by

“migrating to areas of ‘urbanised countryside’ located in southern Britain (especially in East Anglia and the South West), and while many transfer into retirement, others continue in the same line of work that they did in the South East, and yet others start new careers, notably by setting up in business on their own” (1992:12).

Thus it would follow from this that a large proportion of in-migrants to Cornwall should be 'middle class' and economically active.

### **1.6.2 Economic Status**

Perry *et al.* (1986) found that 70% of new settlers were of working age, and Williams *et al.* (1995) found that 75% of in-migrant households were headed by a person of working age. LS census data give a more complete picture although comparisons cannot be made



between the 1971-81 cohort of migrants and the 1981-91 cohort because of changes in the way that economic activity was measured in the census. However, it is possible to compare the migrants enumerated at the two time points with the long term population.

Those migrating into Cornwall between 1971 and 1981 (enumerated in Cornwall in 1981) were more likely to be in full time work than the long term population (56.6% compared with 44.3%). Correspondingly, they were less likely to be unemployed (Williams *et al.*, 1995:41). The 1981-91 cohort of migrants (enumerated in Cornwall in 1991) however, had only marginally higher numbers in full time employment than the long-term population (39.3% compared with 37.9%). They also showed marginally higher rates of unemployment than the long-term population (*ibid.*).

The reasons for these differences are very difficult to pinpoint. Differences in the 1971-81 cohort and the 1981-91 cohort may be related to varying motivations for migration and the ability of different groups to migrate at different times. For instance, there may have been a higher proportion of migrants between 1971 and 1981 that migrated as a result of the relocation of industry or 'branch plants'. Between 1981 and 1991 however, there may have been more 'lifestyle' migrants whose ability to migrate came about as a result of the boom in the housing market or through redundancies elsewhere in Britain.<sup>11</sup> This remains necessarily speculative.

Economic activity only gives an indication of quantitative differences between the groups. More qualitative differences can be gleaned by looking at some categorisation of socio-

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<sup>11</sup> It is worth remembering that a household might have moved the day after census day in 1981, or the day before census day in 1991, but will still be recorded as migrating in that period. Ten years is a long time and motives and 'enabling factors' may have changed considerably over that time.

economic group or social class. Perry *et al.* found that 49% of new settlers were in either socio-economic group 1 or 2, compared with 23% of 'locals' and 38% of return migrants (1986:88). Longitudinally linked census data reveal that incomers in both 1981 and 1991 are more likely to be in professional or intermediate classes than the long term population. In 1981, 35.4% of in-migrants were in households headed by someone in social classes I or II, compared with 23.1% of long term residents. In 1991, this was 32.7% compared with 24.2% (Williams *et al.*, 1995:46). Conversely, the 1981-91 cohort of in-migrants were also over-represented in households categorised as 'other' (i.e. non earner households).

Again, the predominance of professional and intermediate groups has echoes of Fielding's explanation that these migrants may be people 'stepping off' the 'escalator' in the South East. However, as not all migrants are from the South East, this can only form a partial explanation at best. Additionally, as mentioned above, whilst this might form a 'push' factor, it does not explain the 'pull'. It is also interesting that the composition of the 1981-91 cohort is slightly different than in the previous decade. This may be a facet of economic changes and changes in values in society as hinted at by Findlay *et al.* (1993). Some recent studies have indicated that redundancies in other parts of Britain may have led some to migrate into Cornwall with the intention of setting up small businesses (Deacon *et al.*, 1988; Buck *et al.*, 1993). Likewise, as mentioned above, it is possible to speculate that redundancies in other parts of Britain may have induced some to relocate to Cornwall because of 'environmental' or 'quality of life' considerations. It may be that 'property assets' are being deployed in order to facilitate such moves. Indeed, as discussed more fully in the next chapter, house prices in Cornwall are lower than many areas outside of Cornwall, particularly the South East. It may be that some people have taken advantage of these differentials in order to release equity for such purposes.



The age structure of in-migrants is more difficult to ascertain. Census data indicate that people who moved to Cornwall between 1981 and 1991 are more likely to be of working age than the long term population. However, overall the age distribution of this group is fairly normal. While the age structure may be difficult to assess fully, it is clear that migration into Cornwall is not dominated by retirement migration. In fact, it is quite the reverse in that 75% of in-migrant households are headed by a person of working age (Williams *et al.*, 1995:46). One qualification should be added here in that being of working age does not necessarily exclude the possibility of early retirement.

It is justifiable here to examine those who left Cornwall between 1981 and 1991 as this may be interesting in terms of potentially different levels of housing need among the length of residence cohorts (that is, individuals may be resolving housing problems by leaving the county). Williams *et al.* (1995) report that those who left in this decade tended to be concentrated in the younger adult age group, that is between 15 and 29. Indeed, logistic regression analysis shows that those people in education in 1981 were four times more likely to leave Cornwall than those who were working (Williams *et al.*, 1995). It is suggested that this is associated with leaving Cornwall to attend Higher Education. Additionally, whilst those leaving also displayed comparatively high levels of unemployment when enumerated in Cornwall in 1981, by 1991 their unemployment levels had dropped. Generally, Williams *et al.* suggest that those who left Cornwall between 1981 and 1991, by 1991 were less likely to be unemployed than either the long-term population or in-migrants to Cornwall in that decade. This may indicate that those leaving Cornwall improve their economic fortunes. Whether or not this is the motivation for leaving it is not possible to ascertain from the data.



This does raise an interesting point in relation to the economic characteristics of the in-migrants. Although it appears that generally they are 'better off' economically than the long-term population, do they in fact retain this advantage? The study by Williams *et al.* reported that "there are tantalising hints that in-migrants come to resemble the long-term population" (1995:47). If this is indeed the case, this will have important consequences in terms of the housing fortunes of the population. The effects of this population expansion on the housing infrastructure and fortunes of the different sectors of the population will be explored in Chapter Two.

Setting Cornwall's population expansion in the context of general theories of migration, combined with the evidence from migration studies conducted within Cornwall does appear to indicate that migration into Cornwall is heterogeneous in terms of the characteristics of migrants and their motivations for migration. However, it is apparent that contrary to popular myth, the majority of Cornwall's in-migrants are not retired but of working age and still economically active. Likewise it is also clear that while much of Cornwall's migration could be considered 'lifestyle' motivated, there is also evidence that many migrants may be career motivated 'migratory elites'. These do not have to be mutually exclusive. The choice of Cornwall may well enable migrants to satisfy a number of different conditions. Lifestyle motivations may well exist simultaneously with career related aspirations with one or the other taking precedence according to employment availability or 'push' factors such as redundancy. Conversely, employment change may result from a strong desire to leave the urban environment.

While Cornwall's employment opportunities may be limited, professional or managerial posts are generally more likely to be filled by 'migratory elites' and may therefore 'enable'

those with counter-urban motivations to migrate. Furthermore, housing market price differentials may play a part in 'enabling' such migration. Regardless of motivation for migration, migrants clearly require somewhere to live. Such large scale population growth and the consequent demand upon the housing market has inevitably had effects upon the housing market. This is explored in Chapter Two.



## Chapter Two

### HOUSING INEQUALITIES: STRUCTURE AND ACCESS

#### 2.1 INTRODUCTION

Having explored Cornwall's rapid population growth in the context of theories of migration, this chapter examines one of the major effects that in-migration has produced. Such a rapid population growth has inevitably put pressure on the housing stock. Indeed, many commentators have argued that Cornwall is suffering from a housing 'crisis' (George, 1987; Deacon *et al.*, 1988; Lennon, 1991; Williams, 1993). In order to understand this 'crisis' it is necessary to examine the factors which can be identified as having contributed to it.

The first section therefore comprises a largely descriptive account of changes in the tenure profile nationally. Explanations for these changes are examined and their impact assessed. The tenure shift over the course of the century which has resulted in owner occupation comprising the majority tenure, has provoked much debate about the impact of such a change upon the social structure. This debate is briefly considered as it may have implications in terms of the potentially differing housing chances of in-migrants to Cornwall and long-term residents.

The next section of the chapter examines Cornwall's tenure profile, and reasons for variations from the national picture are considered before moving on to look at problems restricting access to housing that are specific to Cornwall and the nature of the housing 'crisis'. In order to assess the severity of the 'crisis' the available evidence of housing need

and homelessness in Cornwall is discussed in the final section of this chapter. It is necessary to explore definitions of both 'homelessness' and 'housing need' so that an assessment can be made as to the validity of the available statistics.

## **2.2 FROM PRIVATE RENTING TO OWNER-OCCUPATION - TENURE SHIFT DURING THE TWENTIETH CENTURY**

The course of the Twentieth Century has witnessed a shift in the balance of tenures from the dominance of privately rented accommodation at the start of the century, to owner occupation representing the largest single tenure as we head towards its close. In 1918, approximately 90% of all property was privately rented (Hill, 1988). By 1991 owner occupation had risen to 66.3% of all households in the United Kingdom with the privately rented sector having shrunk to 7.3% (DoE, 1992). This change in tenure patterns reflects ideological and policy shifts during the course of the Twentieth Century, from the first major involvement of the state in the provision of social rented housing following the First World War, through to the political consensus surrounding the primacy of owner occupation since the early 1970s.

The decline of the privately rented sector has been attributed to a number of factors. It is possible that this decline might have occurred 'naturally' given the increase in investment opportunities (Hill, 1988). This is linked to redevelopment and the sale for owner occupation. While increased regulation of the sector in the post war period, particularly Acts giving security of tenure to the tenant, have been held partly responsible (*ibid.*), attempts made in the post war period to revive the sector through de-regulation, such as the 1957 Rent Act and most recently since 1979 by successive Conservative governments, have failed to halt its overall decline. Efforts to return the balance of favour back to



landlords by introducing shorthold tenancies in 1980 likewise do not appear to have had a notable impact on the supply of privately rented accommodation or the general deregulation of the sector during the 1980s and 1990s in line with the Conservative governments' 'free market' philosophy. Indeed, just in the decade between 1981 and 1991 it decreased from 11.2% of the general housing stock in the United Kingdom to 7.3% (DoE, 1992).

One of the factors contributing to the decline in the privately rented sector must be the involvement of the state in slum clearance and house building. State involvement in house building can be traced back to 1875 (Merrett, 1979) but the first major concession that the state had a responsibility to provide social rented housing followed World War I due to shortages after the war. It became an election issue in 1918, with Lloyd George declaring that

"the government if returned, would build half a million working class homes in three years through the local authorities and the housing association movement, homes fit for heroes" (Merrett, 1979:34).

This acknowledgement that the private sector could not alone meet all housing requirements and that the state did have a role to play in the direct provision of housing remained unchallenged until the 1980s (Murie, 1995). Local authority house building fluctuated in quality from its inception according to the availability of building materials and public spending budgets. Despite this it was generally considered to be of a good standard. However, after 1950 the importance given to 'high quality' local authority building diminished and in 1954 the role of local authority building was restricted to slum clearance replacement (Murie, 1995). Some of the post 1954 developments, such as high rise blocks have subsequently proved problematic in terms of standards and design. Indeed, Murie argues that council housing "ended the 1970s with an image tarnished by an

ageing stock and problems of design, maintenance, repair and management" (1995:131). Nonetheless, by 1981 it represented 31% of the total housing stock in the United Kingdom (DoE, 1992).

The largest tenure change however, has been the growth of the owner-occupied sector, which has changed from the minority tenure at the start of the century to the majority tenure in the 1990s. The popularity of owner-occupation had been steadily increasing during the course of the century and by the mid 1970s there was a political "consensus about the superiority of home ownership" (Murie, 1995:137). This was reflected through the general subsidy given to buyers through the taxation system (Mortgage Interest Tax Relief - MITR) which remained largely untouched by all parties.

It is important to remember that policy changes often reflect economic changes, and this in part explains the decline of the private rented sector and the ascendancy of owner-occupation. Increasing affluence in the post war period must account for some of the popularity of home ownership. This clearly was underpinned by the promotion of owner-occupation by all political parties and resultant introduction of tax relief on mortgage borrowing. Likewise it is possible to argue that the decrease in alternatives may well have pushed some people into owner occupation who would not have previously considered it. The rise in owner occupation since 1979 however, must surely be attributable to the ideological mission of the Thatcher governments to extend home ownership to the margins, and decrease the role of local authorities as providers of social housing.

Indeed, these two objectives formed the central tenet of the Conservative Party's housing policy when it came to power in 1979 (Atkinson and Durden, 1990). The 1980 Housing



Act enshrined this in legislation by making the sale of council houses by Local Authorities mandatory and offering considerable discounts on the market price (Atkinson, 1990). This gave rise to a massive increase in the sale of council houses, which achieved both objectives of reducing the role of Local Authorities and extending home ownership by "the sale of its own property" (Ungerson, 1994:192). Between 1980 and 1988, 188,000 homes has been sold (Atkinson and Durden, 1990:121). Moreover, the introduction of the notion of 'market rents' into local authority accommodation arguably had the effect of pushing more people into home ownership (Ungerson, 1994). The cut in grants to local authorities from central government, coupled with the requirement that council property rents should reflect a reasonable return on the capital values of the properties themselves, reflected a change in policy from a general subsidy in the local authority housing sector to a targeted subsidy through housing benefit (Flynn, 1989). This, arguably, was an inducement to households unlikely to qualify for housing benefit to buy their council properties, thereby taking advantage of the discounts offered. However, subsidies to those buying properties remained indiscriminate through MITR reflecting the ideological preference conferred upon home ownership. Financial deregulation with regard to lending also helped to push home ownership into a previously untapped sector of the public. In the decade between 1981 and 1991, owner occupied households in the United Kingdom had risen from 55.8% to 67.6% (DoE, 1992).

Other methods were also employed alongside the 'right to buy' scheme in order to reduce the role of local authorities in providing housing throughout the 1980s. The 1986 Housing and Planning Act allowed councils to transfer their stock to other landlords (Atkinson and Durden, 1990). The 1988 Housing Act extended this by offering tenants the opportunity to initiate the transfer process (*ibid.*). Moreover this Act, based on the 1987 White Paper (Cm



214), specifically set out the government's intention to change the role of local authorities from providers of housing to a strategic and enabling one:

"The future role of local authorities will essentially be a strategic one identifying housing needs and demands.....maximising the use of private finance, and encouraging the new interest in the revival of the independent rented sector" (Cm 214:14).

By 1991, as a consequence of the 'right to buy' scheme and stock transfers, the total amount of council housing in the United Kingdom had decreased by nearly 10% (DoE, 1992) and local authorities had ceased to have a central role in providing housing (Murie, 1995).

### **2.2.1 The Impact of the Tenure Shift**

The consequences of such a large tenure shift need to be considered as they are significant in terms of their implications for access to housing and housing disadvantage. As Clapham *et al* argue,

"..broad trends in housing policy give stark expression to wider patterns of social inequality, as tenure differences become increasingly aligned with the differential distribution of wealth, resources and life chances in British society" (1990:66).

The increased popularity of owner occupation coupled with the decline of the private rented sector meant that the social profile of tenures started to change. At its inception, council housing had been aimed at the skilled working class who were able to move out of private renting. As it grew as a proportion of the housing stock, so it comprised a wider mix of people. From the late 1960s council housing started to occupy a 'residual' role, becoming the only option for those on low incomes, or out of work, for whom owner occupation was not an option (Flynn, 1989; Clapham *et al.*, 1990). This was exacerbated during the 1980s with the sale of a significant proportion of the total stock through 'right to buy'. Clapham *et al.* refer to this as a "physical and socio-economic residualisation of the local authority sector" (1990:66). Rather inevitably, those properties sold tended to be



better quality properties located in suburbs or semi-rural areas (Flynn, 1989). Moreover, those who buy are typically "middle aged, married, skilled manual workers with grown up children" (Flynn, 1989:299). While the sale of council houses has increased the opportunities of those who can afford to buy, those who remain have their choices restricted to a limited range of 'unpopular' properties, generally of an inferior quality (Malpass and Murie, 1990). They are also more likely to be already disadvantaged themselves in terms of having lower incomes, such as unemployed people, lone parents, the elderly and the low paid in general. Thus public housing has come to occupy the role of a 'safety net' for those who cannot compete in the private sector.

However, this 'safety net' is not only much reduced, but also selective. The allocation of local authority accommodation is based on certain criteria which generally speaking exclude single people (Bramley *et al.*, 1988), yet access to owner occupation for single people can also be problematic, especially for the low paid. For women this is particularly problematic. Indeed access to owner occupation is structured by wider social inequalities. For women this is particularly evident. A report by the National Child Development Study (a longitudinal study of those born in Great Britain during the week of 3-9th of March 1958) examined the first major tenure of the cohort. 8.4% of single women entered owner occupation, compared with 18% of single men (Di Salvo *et al.*, 1995:26). Although this clearly reflects the difficulties experienced in gaining access to owner occupation of single people generally, it is clearly more difficult for single women given that average female earnings are still approximately 70% of average male earnings. Often, as Gilroy argues, "a woman has to find her prince before she gets her palace" (1994:54). Thus single people, especially young single people, tend to find that privately rented accommodation is their only option.



Those reliant upon the severely diminished private rented sector then tend to be the economically disadvantaged, young and/or single people who cannot get access to other tenures, and students. Assured Shorthold Tenancies mean that the sector is characterised by instability. Many, therefore, see private sector renting as a stepping stone to owner-occupation. This instability arguably makes those reliant upon the sector more vulnerable to homelessness given that they are already likely to be in a weak economic position. This is compounded by changes in benefit legislation which have not only restricted access to privately rented accommodation for some groups, but also have made maintaining independent accommodation for those reliant upon benefits increasingly difficult.

Housing benefit tapers have been steadily increased during the 1980s, consequently restricting access to housing benefit and hence the amount of rent low income households can afford. According to Ungerson,

"..in 1983 households on 110 per cent of average male gross earnings has been eligible for Housing benefit, but by April 1988, only households on less than 50 per cent of average male gross earnings were eligible to claim" (1994:195).

The replacement of exceptional needs single payments from supplementary benefit by the Social Fund in 1987 restricted access to assistance with deposits for people on benefits. Additionally the withdrawal of benefits for 16 and 17 year olds in 1988 (except in exceptional circumstances) has prevented many young people from setting up independent households and arguably has led to an increase in homelessness among young people. According to the charity Centrepoint in 1989, the number of young people sleeping rough on the streets of London had increased by 50 per cent since 1987 because of benefit changes (Guardian, 26 October 1989). Prior to the introduction of Income Support in 1988 benefit levels had been calculated according to household status. Since 1988 they have



been graduated according to age, which has resulted in lower incomes for young people under 25 claiming income support. This has made it difficult for young people to sustain independent households on such very low incomes, when housing costs remain the same regardless of age.<sup>1</sup>

The expansion of home ownership reached its peak in the housing boom of the mid to late eighties, which precipitated the dramatic slump which saw in the nineties. Additionally, policy changes tying MTR to the property rather than single individuals in August 1988 induced many onto the housing ladder in the fear that rocketing house prices would otherwise exclude them. This push to the margins of home ownership has not been without its casualties. During the 1980s the proportion of income paid in mortgage costs steadily rose, as did the incidence of mortgage arrears (Ungerson, 1994). The slump and subsequent inactivity within the housing market in this first half of the 1990s has left many households trapped in owner occupation through problems with 'negative equity' and the inability to sell as a result of this market inertia. The rate of repossessions has also increased, prompting the government to promote part mortgage - part rent schemes through housing associations.

One of the most important aspects of the expansion of owner-occupation is that arguably it has involved "a major growth in personal sector wealth" (Murie, 1995:139). Indeed, the political consensus surrounding the promotion of owner-occupation as a major plank of housing policy reflects a conviction that owner occupation confers advantages upon both the individual and society (Gray, 1982). Home ownership is promoted as being a 'natural

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<sup>1</sup> As from October 1996 housing benefit was also restricted for young people under 25 who are generally only paid housing benefit in shared accommodation. See McKenny J, Simmons D & Webster C (1996) "National Welfare Benefits Handbook", London: CPAG.



desire' and a 'basic human need' (*ibid.*:271). However, in terms of wealth redistribution, the extension of owner-occupation appears to have made very little difference. As Forrest and Murie point out,

"In 1976 the wealthiest 1 per cent owned 21 per cent of wealth, the top 5 per cent 38 per cent, the top 10 per cent 50 per cent and the top 50 per cent 92 per cent. In 1990 the comparable figures for marketable wealth were 18 per cent, 37 per cent, 51 per cent. and 93 per cent (CSO, 1993)" (1995:68).

Nonetheless, the growth of home ownership has led to much theorising about the impact of such changes upon the social structure and thus upon people's life chances. Much of this debate centres around not just the changes, but the influence of tenure itself upon divisions in society (Saunders, 1978, 1988, 1990). As Clapham *et al.* argue "as a group, tenants have few financial and, often, political resources to change their circumstances" (1990:68). Conversely, those in owner occupation can reap the benefits of declining mortgage costs through their life cycle and the prospect of inheritance for their families. This has led some commentators to argue that tenure itself has become a major dividing line in society.

This has been developed most fully by Saunders (1988) who argues that tenure divisions in housing represent significant 'consumption sector cleavages' which are likely to replace social class as a determinant of life chances. According to this argument housing represents a significant source of wealth accumulation which enables people to satisfy their consumption needs in the private market as opposed to the public sector, through equity withdrawals and credit acquired through housing status. Inheritance is an important factor in his argument as it is the increased incidence and amount of inheritance which enables this wealth to be accumulated. Wealth transfers through inheritance, it is argued, cut across inequalities relating to incomes or class and thus weaken the class basis of inequality



(Saunders, 1988). Tenants therefore, represent a distinct group without access to such wealth.

Hamnett (1991) attempts to test this theory by using Inland revenue statistics to gauge the distribution of inheritance. He argues that

“home ownership not only provides a real source of accumulation, it also strongly affects the possibility of inheritance for later generations. But contrary to Saunders’ thesis, the incidence of housing inheritance is also strongly related to the social class of beneficiaries and, by inference, to the social class (and tenure) of their parents” (1991:530).

Hamnett concludes that in the future the divisions between the haves and have nots of housing and wealth are likely to become sharper. However, class and regional variations in the incidence and value of housing inheritance, he predicts, will be maintained for a considerable time to come.

Hamnett has been criticised by Watt (1993) who argues that too much attention was paid to the incidence rather than the size of inheritances and not to the extent of housing mobility between the tenures. This, Watt argues, renders the ability of Hamnett to give a definitive answer to his own research question impossible. Additionally, Watt points out that Hamnett has neglected to consider the impact of equity extraction on housing inheritance.

In reply to this Hamnett concedes that

“What is certain is that housing inheritance is not inevitable. Elderly home owners may bequeath their home or they may have sold or remortgaged it prior to death to increase income or to pay for residential care. The incidence of equity extraction by elderly home owners is probably set to increase over the next few decades” (1995:421).

Forrest and Murie (1995) are also more cautious about the impact of inheritance via the increased level of owner occupation. Indeed, they argue that Saunders’ analysis was

flawed as his survey was conducted at a time when house prices were high and wealth could easily be accrued through housing market transactions. They state that

“The degree of crosscutting is exaggerated by snapshot surveys which show short-term gains associated with the volatility of the housing market or accidents of when people moved house” (1995:80).

Moreover, they argue that the heterogeneity of owner occupiers precludes such an argument. A snapshot approach ignores the variations in the attributes associated with different cohorts of owner-occupiers (*ibid.*). Those entering home ownership more recently are more likely to encompass a greater range of occupational groups, have a greater experience of redundancy and unemployment, have less welfare state support and to have entered home ownership through low price, low standard housing built for sale and are thus likely to display different ‘characteristics’ than ‘older’ cohorts (Forrest and Murie, 1995:82). As Grey point out, “owner occupation is not, as is so often assumed, a monolithic and homogeneous tenure” (1982:288). This will clearly affect levels of inheritance and the amount of equity that can be released.

As Forrest and Murie point out, various studies have revealed a “strong association between occupational class and position in the home ownership market” (1995:80). Furthermore, Forrest and Murie state that “the Royal Commission on the Distribution of Income and Wealth demonstrated a clear link between household income and value of dwelling occupied” (*ibid.*). In light of the evidence above, it would appear that labour market and thus social class position are still a strong determinant of housing chances. Likewise, Grey argues that it is not owner-occupation *per se* that confers advantage to individuals, but wider social and economic processes which affect the distribution of income, wealth and power in society (1982:279). Thus differences within and between tenures are seen as a reflection of existing inequalities.



Although tenure may reflect labour market positions, the advantages that **some** owner-occupiers have over other owner occupiers and tenants in terms of wealth, inheritance and indeed status cannot be ignored. As Murie points out,

“the remaining and increasing problems in housing bear strongest testimony to the impossibility of developing a housing sector insulated from problems of social inequality elsewhere in society. Inequalities in housing do not simply reflect other inequalities but interact with them” (1995:140).

While labour market position may be a strong determinant of housing chances, housing situations can themselves confer some advantages through the accumulation of equity. However, for those at the top end it is likely that these advantages themselves, such as large inheritances, are structured to an extent by parental labour market position and family size (i.e. the number of beneficiaries).

Forrest and Murie (1995) outline some of the possible effects of inheritance. These are worth examining in some detail. Firstly, they argue that inheritance could encourage trading up in the housing market and contribute to house price inflation. Research has found that inheritance generally occurs late in the family lifecycle (Hamnett, Harmer and Williams, 1991) and as such, will not structure access to owner occupation, but may encourage ‘trading up’ for those already in owner occupation.

Secondly, they assert that inheritance could increase the importance of personal or private loans between generations:

“Sharp distinctions might develop in the competitive positions of first time buyers (and others) according to whether they had access to such loans as well as to the institutional sources of borrowing” (Forrest and Murie, 1995:70).

This is likely to be of particular significance in areas where access to owner occupation for young people is difficult, such as Cornwall and will be discussed more fully in the next chapter.

Thirdly, they state that “inheritance could encourage multiple house ownership” (*ibid.*). This might come about either through the beneficiaries wishing to maintain the investment in its secure form as housing, or through using an inherited property as a second home. In the first case this might paradoxically lead to an increased level of privately rented accommodation. However, in the second instance this would tie up further accommodation and add to any housing stress. The second option might be particularly appealing in traditionally ‘holiday’ areas which are already likely to suffer from a holiday home problem and a shortage of rented accommodation.

Access to housing, the tenure of that housing and the size of the property therefore, have significant implications in a number of ways. Access to adequate accommodation for all is fundamental in terms of providing shelter. The changes in the tenure structure and the interaction of these with policy changes in other areas have increased the vulnerability of some groups, such as young adults, to homelessness in recent years. Access to social rented housing has become increasingly difficult as a result of both the sale of council housing and the restrictions imposed upon local authorities on new building. The resultant decline in size of the local authority rented sector has not been adequately compensated by housing associations. This particularly impacts upon those most likely to be reliant on the sector, the economically disadvantaged.



While more people than ever are buying properties, the extension of home ownership to the margins has not been without problems. Many householders have found themselves facing repossession, while those not able to enter owner occupation have found themselves marginalised. Many commentators have argued that the growth of home ownership has brought with it benefits other than the provision of somewhere to live, i.e. the potential of capital accumulation for a large proportion of the population. However it appears that, as before, the real potential for accumulation falls on those who are at the top end of the home ownership scale.

The impact of these national policy changes has been exacerbated in Cornwall by their interaction with specifically local factors. Tourism and population growth have both added to the decline in availability of rented accommodation, and significantly increased the level of home ownership in Cornwall. It is important therefore to examine the interaction of these national changes with these factors unique to Cornwall in order to understand the antecedents to what has been termed a housing 'crisis' in Cornwall.

### **2.3 THE TENURE PROFILE IN CORNWALL**

In Cornwall, the tenure profile roughly accords with the national picture with some small, but important, differences. The level of home ownership in Cornwall has increased dramatically in recent years. This mirrors the national trend, but significantly it has been at a consistently higher level. In 1971, 57.8% of the housing stock was owner occupied. In 1981 this had risen to 63.6% and by 1991 it was 74.3%, compared with 66.3% in Great Britain as a whole in 1991 (Williams *et al.*, 1995:49; OPCS, 1993; DoE, 1992). Moreover, Cornwall contains a larger number of people owning their properties outright than the rest

of Great Britain. The 1991 census reports that 35.6% of households in Cornwall were owned outright, compared with 23.9% for Great Britain as a whole (OPCS, 1993).

As already discussed, nationally the privately rented sector has declined dramatically since the turn of the century. This has also been the case in Cornwall, although in 1971 levels of privately rented accommodation in Cornwall were higher than the national average at 19.4% compared with 16.7%. In 1991, levels were roughly equivalent with the national average (Williams *et al.*, 1995).

The amount of available Local Authority accommodation has also declined in the last twenty years. In 1971, 22.8% of households in Cornwall were in Local Authority accommodation, compared with an average of 31.1% of households outside of Cornwall. By 1991, this had shrunk to 14.9% in Cornwall compared with the average of 17.4% elsewhere<sup>2</sup> (Williams *et al.*, 1995:49). Thus Cornwall had less local authority accommodation than the national average prior to the introduction of 'right to buy' schemes, and this remains the case.

While this pattern is not wildly different to the national profile, the small variations can have a significant impact on access to accommodation for some groups within Cornwall and therefore require further examination. It is necessary to explain why these differences have occurred before assessing their impact.

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<sup>2</sup> Including Housing Association properties.



The dramatic rise in owner occupation in Cornwall clearly requires explanation. It is apparent that the cause of much of the increase mirrors the national trend. However, the higher level of owner occupation in Cornwall compared with the rest of Great Britain does seem to be linked to the high level of in-migration it has experienced over the last thirty years. The analysis of the Census Longitudinal Study cited above indicated that people moving into Cornwall from elsewhere are more likely to be living in owner-occupied accommodation. Indeed, 81% of those migrating into Cornwall in the period between the 1981 census and the 1991 census were in owner occupation (Williams *et al.*, 1995:49). The main reason for this seems to be that those moving into Cornwall are generally in a better economic position than the long term population and therefore more likely to have had a property to sell elsewhere.<sup>3</sup> Additionally, given the lack of rented accommodation in Cornwall it may be that in-migrants have little choice other than to buy. Moreover, the comparatively low house prices in Cornwall make it an attractive place for those wishing to purchase second homes.

Despite the rise in house prices within the county, they are still lower than in many areas in England and Wales, especially the South East. Deacon *et al.* (1988) suggest that Cornwall is a 'Mecca for equity stripping' (1988:137), pointing out that for those owner-occupier in-migrants who come from areas where average wages are higher than in Cornwall, the benefits of selling their house outside of Cornwall and buying an equivalent property within Cornwall are considerable.<sup>4</sup> Additionally, the lower house prices make second home ownership an attractive option. As George (1987) indicates, economically the logic is sound;

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<sup>3</sup> See earlier discussion about the characteristics of in-migrants.

<sup>4</sup> See earlier discussion about the motives for migration.

"For a person, family or business with £25,000 or more to spare the attraction of investing that money in a property in an area they would like to holiday is fairly obvious. Then there is the added bonus of being able to rent out the property during the period in which it is not being used. The overall attraction must be very strong" (George, 1987:14).

The level of second home ownership is difficult to measure. Based on the cumulated results of their Parish Housing Surveys, Cornwall Rural Community Council estimate that approximately 7 to 9% of the housing stock are 'second homes' (CRCC, 1995).<sup>5</sup> However, this may conceal significant variations. In 1979 a report by Cornwall County Council conceded that "in many villages holiday homes constituted 30% of the housing stock and in some over 50%" (Williams, 1993:173).

The high level of owner-occupation in Cornwall can, certainly in part, be explained by immigration. Additionally, the popularity of Cornwall as a holiday destination and the comparatively low house prices make it a logical place for those with the appropriate means to buy a 'second' or 'holiday' home. Moreover, this 'environmentally attractive' image that Cornwall has can also be linked to the sale of council houses, which has had the dual effect of increasing the level of owner occupation and decreasing the availability of local authority accommodation.

George argues that the amount and availability of council housing varies considerably between different parts of Cornwall. He states that

"Since the growth in council house sales after the 1980 Housing Act, some 4,500 properties have passed from public to private ownership. In some Cornish villages the stock of rented housing has declined by 75%, especially where there were only six or seven council houses available in the first place" (George, 1987:7).

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<sup>5</sup> Data presented by A George at a "Conference on Cornwall", Truro, October 1995.



The sale of council accommodation has been more popular in geographically desirable areas, such as smaller towns and villages (Flynn, 1987). It seems inevitable therefore that the 'right to buy' scheme was going to prove popular in Cornwall. Forrest and Murie in an examination of housing change on one relatively small local authority estate in Cornwall state that "By 1988 eight properties had been sold, almost 30% of the dwellings on the estate, yet there were more re-lets than ever" (1992:28). The role of Housing Associations has not significantly grown to meet the shortfall.

The National Association of Citizens Advice Bureaux (NACAB) in an investigation into the availability of rented accommodation in non-metropolitan areas, discovered that in Devon and Cornwall,

"housing association lettings represented less than 20% of local authority lets and the growth in housing association stock was nowhere near the level at which local authority stock was being sold under the Housing Act 1980 (Right to Buy legislation)" (1992:1).

Breaking this down further shows that Devon fares better than Cornwall. In Devon, Housing Association lets represent some 15% of Local Authority lets, whereas in Cornwall they represent just 6% (NACAB, 1992:25).

Overall then, it would appear that the amount of social housing available to rent has reduced, and will continue to do so if restrictions on Local Authority spending are not lifted or the funding available to Housing Associations from the Government's Housing Corporation increased. The latter does not appear likely, as George points out, "in the year 1985/86 to 1986/87 investment in new schemes by the Housing Corporation has gone down in Cornwall by 65%" (1987:11). Ginsberg comments that while generally there was an increase in Housing Corporation finance to Housing Associations in the early 1990s

following the recession, this has declined in recent years to the levels of the 1980s (1996:139). Indeed, according to the Chief Executive of the National Federation of Housing Associations,

“1995/6 will see the worst level of combined housing association and local authority starts since 1945” (Coulter, 1996:9).

While arguably the same factors have contributed to the decline in availability of privately rented accommodation in Cornwall as have nationally, the dominance of Cornwall's economy by tourism has exacerbated the problem. Despite the fact that Cornwall's private rented sector is no smaller than the national average, much of that accommodation is likely to be winter lets. The holiday industry yields a more lucrative income through summer letting, especially as the same property can be let to local people during the winter (George, 1987:16). The introduction of Assured Shorthold Tenancies aimed at rejuvenating the sector has potentially exacerbated the situation by making it much easier for landlords to let properties on a short-term basis. Thus, the chances of anybody obtaining privately rented accommodation other than a winter let are now very slim. This has particular implications for young people 'leaving home', which will be discussed more fully later.

The high level of owner occupation and low level of any form of rented housing has significant implications for those trying to obtain accommodation in Cornwall. This, coupled with the increased demand that has occurred due to the population growth over the last thirty years, has led many commentators to argue that Cornwall is experiencing a housing 'crisis' (George, 1987; Deacon *et al.*, 1988; Williams, 1993). The reality of poverty and unemployment in Cornwall is quite different to the image presented by the tourist industry yet large numbers of people continue to migrate into the county as discussed in the previous chapter. The result has arguably been what can be termed a 'two



tier' housing system. Certainly, the comparatively privileged economic status of many of those moving to Cornwall would appear to indicate that their access to housing is better than many long-term residents.

## **2.4 THE HOUSING 'CRISIS'**

The increased demand for housing from outside of Cornwall has been identified as one of the main factors which has contributed to the current 'crisis' (George, 1987; Deacon *et al.*, 1988; Williams, 1993). Such demand has inflated house prices to a level above that which they would 'naturally' be in relation to average wages in Cornwall, which it has been shown are well below the national average. This mis-match between wage levels and house prices has resulted in a 'mortgage gap' for many people attempting to gain access to the housing market from within Cornwall (CRCC, 1992). Using 'average' house prices for all types of property from the Halifax Building Society (first quarter 1992), Cornwall Rural Community Council calculated that based on average wages for Cornwall, there was an 'average' gap of £10,440 between the mortgage that could be raised and house prices (CRCC, 1992). Significantly, the potential mortgage calculation was based on two incomes, one male and one female. For single people, especially women whose wages on average still lag behind men's, the shortfall would be even bigger.

The demand for second homes from buyers outside of the area exacerbates this problem further, while at the same time taking more of the housing stock out of the reach of people trying to buy from within Cornwall. Whatever the level, it is impossible to ignore the increased pressure put upon the housing stock by having a significant proportion of it tied up as second homes.

Moreover, for those unable to compete in the housing market, the alternatives are very limited as already discussed. Social rented housing is at a low level, particularly so for an economically deprived area where it is especially important. As one commentator points out,

“In 1981 19% of the Cornish housing stock was council, compared to 82% of that of the London Borough of Tower Hamlets. 63% and 50% respectively of Glasgow and Nottingham’s housing stock was also council. Thus the latter authorities, whilst experiencing similar levels of other forms of poverty to Cornwall, at least had a significant proportion of their housing stock available for rent” (Williams, 1993:162).

This, coupled with the short term nature of the small amount of privately rented accommodation, severely limits the options for those who fall foul of the ‘mortgage gap’. As a result, it appears that Cornwall does indeed have a ‘two tier’ housing system. Those moving into Cornwall appear to be generally more affluent, likely to have a house to sell elsewhere and therefore are able to buy. Conversely those people living in Cornwall for a number of years and earning ‘local’ wages may have difficulty buying because of the mortgage gap and may have difficulty gaining access to rented accommodation.

If this is indeed the case then it would appear logical that Cornwall should have experienced a significant increase in homelessness and in those experiencing some form of housing need. The next section will consider the evidence for this, starting with an examination of the problems associated with using homelessness statistics and concepts such as housing ‘need’.

#### **2.4.1 Evidence of Housing Need**

Housing need as a concept can encompass a wide range of meanings. As a result it has been operationalised, and subsequently measured in a variety of ways. At the one extreme



housing need can be equated with homelessness, or more specifically rooflessness, and at the other it can be a subjectively felt need, perhaps in the case of a young person wishing to live separately from his or her parents. Most statistics held about housing need tend to be based on official definitions of homelessness and the more 'invisible' aspects of housing need remain unrecorded. Homelessness statistics themselves are not always good measures even of homelessness as they are based on a narrow definition of homelessness which excludes certain groups in the population. In order to be able to assess the existing evidence of housing need in Cornwall, it is necessary to understand the problems of defining housing need, and to comprehend the breadth of the concept.

#### **2.4.2 Problems with Defining Homelessness**

Official definitions of homelessness are centred around the legal framework imposed by the 1977 Housing (Homeless Persons) Act. Bramley *et al.* state that the imposition of the Act requires Local Authorities to apply four tests or filters to households before they can be accepted as 'homeless' according to the Act and hence entitled to rehousing. These are:

- “1 Whether homeless as defined by the Act (or threatened with homelessness within 28 days).
- 2 Whether in a priority need group (dependent children, pregnancy, emergency, or vulnerable through old age, disability, or other special reasons).
- 3 Whether intentionally homeless.
- 4 Whether there is a local connection” (1988:29).

This is clearly a very narrow definition of homelessness which could more specifically be described as 'rooflessness'. Additionally, it allows for a degree of discretion by local authorities. Thus, the way the Act is interpreted by local authorities will depend upon factors such as the resources for re-housing at their disposal. Consequently numbers accepted as homeless by different local authorities will vary according to the way they interpret and implement the Act. Moreover, such a definition of homelessness specifically



excludes some groups who are not deemed to be priority cases, such as single adults not deemed to be 'at risk' and similarly childless couples. As indicators of housing need then, local authority homelessness statistics are very limited.

Bramley *et al.* suggest a wider definition of homelessness might encompass a number of "categories of housing situation, ranging from the most obvious cases of homelessness through the broader categories of people who can be argued to be in some sense 'at risk' of becoming homeless" (1988:26). In a sense such a definition could broadly be described as "the lack of a right or access to their own secure and minimally adequate housing space" (*ibid*). The categories of 'housing situation' are as follows:

- 1 People literally without a roof over their head, including those regularly sleeping rough, newly arrived migrants, victims of fire, flood, severe harassment or violence, and others;
- 2 people in accommodation specifically provided on a temporary basis to the homeless (hostels, bed and breakfast, etc.);
- 3 people with insecure or impermanent tenures: this includes other ('self referred') hotel or bed and breakfast residents, licensees and those in holiday lets, those in tied accommodation who change job, tenants under notice to quit, squatters and licensed occupiers of short-life housing, and owner occupiers experiencing mortgage foreclosure;
- 4 people shortly to be released from institutional accommodation, including prisons, detention centres, psychiatric hospitals, community or foster homes, and other hostels, who have no existing alternative accommodation or existing household to join;
- 5 households which are sharing accommodation involuntarily;
- 6 individuals or groups living within existing households where either (i) relationships with the rest of the household, or (ii) living conditions, are highly unsatisfactory and intolerable for any extended period;
- 7 individuals or groups living within existing households whose relationships and conditions are tolerable but where the individuals/groups concerned have a clear preference to live separately, including cases where the 'potential' household is currently split but would like to live together.



In terms of a definition of homelessness this is clearly one which would, if used as a measure, record a much greater level of homelessness than that used by the 1977 Act. It attempts to capture the 'stages' of homelessness from housing need at one end of the spectrum, through to 'rooflessness' at the other end. In reality the problems of operationalising such a definition would probably render it useless in attempting to measure homelessness. Nonetheless it is useful in attempting to understand its potential dimensions.

However, 'housing need' as a concept can be even more wide ranging than this. This might encompass much more subjective feelings about housing need which might not objectively be considered to be a 'need'. People whose homes are in a very poor state of repair but who lack the financial resources to rectify this might fall into this category. Clapham *et al.* refer to a much broader concept of housing 'disadvantage'. This essentially focuses on the notion of 'inequality' in housing in terms of;

“who is disadvantaged by the quality and repair of their dwelling, by the property rights associated with their tenure, or by where they live in relation to services, jobs and other resources including social and leisure time opportunities”  
(1990:60).

Such a broad definition of housing disadvantage derives from a 'relative' notion of inequality as opposed to an 'absolute' conception of need.

When examining evidence of housing need and homelessness in Cornwall then, it is important to be aware of what the statistics are actually measuring. The next section looks at the evidence of housing need in Cornwall, and considers its limitations.

### 2.4.3 Homelessness Statistics in Cornwall.

The Chartered Institute of Public Finance and Accountancy (CIPFA) collect statistics on the operation of the 1977 Housing (Homeless Persons) Act on an annual basis. While the survey is essentially concerned with local authority expenditure, data are also collected on households claiming homelessness, households accepted as homeless and the flows of households into temporary and permanent accommodation. Tables 1.1 and 1.2 below show statistics for Cornwall and Devon for 1992-93.

**Table 1.1 Households reporting to local authorities as homeless - Devon**

Local Authority	Number of households claiming homelessness	Total households accepted as homeless as a % of those claiming	Households accepted as homeless per 1000 households (1991 census)
East Devon	345	45.5	3.2
Exeter	121	38.0	1.1
North Devon	960	11.7	3.4
Plymouth	762	88.3	6.9
South Hams	238	46.2	3.5
Teignbridge	356	53.7	4.4
Mid Devon	251	43.0	4.3
Torbay	505	52.1	5.2
Torrige	214	32.2	3.4
West Devon	209	20.1	2.4

Source: CIPFA, 1994.



**Table 1.2 Households reporting to local authorities as homeless - Cornwall**

Local Authority	Number of households claiming homelessness	Total households accepted as homeless as a % of those claiming	Households accepted as homeless per 1000 households (1991 census)
Caradon	659	25.2	5.6
Carrick	858	16.8	4.3
Kerrier	236	40.3	2.8
North Cornwall	124	100.0	4.3
Penwith	89	71.9	2.7
Restormel	175	100.0	5.3

*Source: CIPFA, 1994.*

It can be seen from the tables that the numbers claiming homelessness vary quite considerably. This will reflect in part the size of the geographical area covered by the local authority. The level of knowledge in the population of the local authority about the responsibilities of local authorities will also be reflected in the numbers of people who claim homelessness. Moreover, the individual LAs might have differing policies with regard to recording initial enquiries. It can be seen from Table 1.2 above that both North Cornwall District Council and Restormel Borough council claim that all of those presenting themselves as homeless to them were accepted as homeless. This is clearly evidence that these councils only count those who are accepted as homeless at the initial enquiry. Such variations also make any comparisons problematic. It can be seen that there is a dramatic variation in the percentages of those claiming homelessness who are accepted by the local authorities. This will reflect interpretation of the 1977 Act mentioned

above by the individual LA and also the nature and type of household claiming homelessness. Standardised measures like 'households accepted as homeless per 1000 households' therefore allow for a degree of comparison between the different LAs, but will inevitably contain the biases resulting from the level of discretion exercised.

Despite this, it can be seen that overall the numbers accepted as homeless per 1000 households by local authorities do not appear to be significantly higher in Cornwall than Devon. This pattern also holds for other South-West counties, such as Somerset and Dorset (CIPFA, 1994). Given the specific pressures on the housing stock that Cornwall has, this is a little surprising. One potential explanation may be that it is a reflection of the lack of willingness of people in Cornwall to actually report to local authorities as homeless, and also the nature of the housing need. For instance, single young adults knowing that they are not covered by legislation might perceive reporting as homeless to a local authority as pointless. Likewise, those whose housing need would not be classified as 'homelessness' by official definitions are unlikely to report themselves as homeless knowing that assistance will not be forthcoming.

As already discussed, one of the central tenets of housing policy since 1979 has been the change in the role of local authorities from providers of social housing, to essentially 'enablers', co-ordinating housing need and the provision of rented housing in conjunction with private landlords and housing associations. Their ability to provide accommodation is limited to a much reduced stock of housing and the use of bed and breakfast accommodation. It is possible that this change in role has deterred people from presenting themselves as homeless to local authorities in the first instance, preferring to pursue alternative ways of resolving their housing problems rather than risking entering bed and



breakfast accommodation. This is very speculative and there is no obvious reason why, if there is any element of truth to it, the effect should not be across the board and not just in Cornwall.

As discussed in the previous chapter, analysis of those migrating out of Cornwall reveals a disproportionate number of young people. While much of this out-migration may be associated with attending higher education, it may also be a result of young people leaving Cornwall in order to pursue employment opportunities. This would have the added effect of resolving the housing difficulties of some young adults in Cornwall who are likely to be particularly affected by the housing 'crisis' as outlined above.

While statistics measuring homelessness as defined by LAs do not seem to reflect the uniqueness of Cornwall's situation, they do show the steady increase in recent years in the numbers reporting homeless to local authorities. Between 1986 and 1990 there was an increase of approximately 40% in homeless enquiries to LAs in Cornwall, including a 25% increase between 1989 and 1990 (Lennon, 1991:4). The numbers actually accepted as homeless by LAs also increased by 44% (*ibid.*). A study conducted in North Cornwall in 1992 reported that "Homelessness as defined by the local authority has been growing steadily in recent years" (Lambert *et al.*, 1992:54). While these figures reflect the growth in 'official' definitions of homelessness, it is more difficult to quantify 'invisible' homelessness or levels of housing need based on the definitions discussed above.

Indeed, there has been some evidence to suggest that much homelessness in Cornwall may well be 'hidden'. The 1993 study by Buck *et al.* used data from the OPCS LS to compare household structures of people enumerated in Cornwall during both the 1971 and 1981

Census and those who were enumerated outside of Cornwall in both 1971 and 1981. Evidence of the possibility of 'concealed' households, they argue, is indicated by the existence of a small over-representation in the number of 'complex' household structures in Cornwall compared with the rest of England and Wales.<sup>6</sup> 1991 LS data shows that 8.3% of households were enumerated as 'complex' in Cornwall, compared with 6.5% outside of Cornwall (Williams *et al.*, 1995:51).

It is therefore possible that much of Cornwall's homelessness remains hidden, having been absorbed into existing household structures. The reasons that this might be the case are discussed in the next chapter. Such 'hidden' homelessness is more likely to be revealed in studies concerned with uncovering levels of the broader concept of 'housing need'. In recent years Parish Councils in Cornwall, in conjunction with the Cornwall Rural Community Council, have been conducting Parish Housing Surveys. The cumulated results of 66 Parish Housing Surveys have revealed that 13% of all those surveyed and 39% of 18-25 year olds required alternative. This indicates a generally high level of housing need across the county. In line with the argument that long term residents are more likely to suffer housing need, the surveys revealed that people born in Cornwall are twice as likely to require alternative accommodation than the rest of the population (CRCC, 1995).<sup>7</sup>

In the last couple of years, District Councils in Cornwall have also been undertaking housing needs surveys in accordance with their strategic role in enabling housing need to be met as set out in the 1988 Housing Act. The data presented below are taken from two of these housing needs surveys which were conducted in 1995 in Restormel and Penwith. It is

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<sup>6</sup> 12 household types, based on Minimum Household Units as conceived by Ermich, Eversley and Overton (1984) were utilised. These have been utilised elsewhere, for example Williams and Dale, 1991, 1993.

<sup>7</sup> As note five.



important to note that these data were only available after the survey data were collected in the research reported here. Nonetheless, they are worthy of inclusion as they demonstrate housing need levels and will allow comparisons to be made later.

#### **2.4.4 Housing need in the Borough of Restormel and the Penwith District**

The survey conducted on behalf of Restormel Borough Council (1995, Aldbourne Associates) does not actually measure a specific variable of 'housing need'. Therefore in some ways its findings are difficult to interpret. The survey has attempted to measure housing need in an 'objective' way and therefore has not included any measure of subjectively expressed housing need. Thus, data on overcrowding, household mobility, new household formation and income levels and affordability were collected.

The study reports that there is little overcrowding in Restormel, with only 1.3% of households having more than 2 persons per bedroom (Aldbourne Associates, 1995:6). The number of bedrooms per person however is not necessarily a very good indication of overcrowding. Indeed, this is confirmed by the survey which reports that 4% of households in 1 and 2 bedroom homes have children of opposite sex sharing a bedroom.

In terms of new household formation, the study reports that some 6% of households expect that one or more persons will leave home during the next two years to establish a new home elsewhere. Of these, 68.3% expect to remain in the local area (*ibid*:11). The reasons for this expected move were also explored. 34.3% reported that they need their own home, 46.5% were getting married and interestingly, in line with the evidence from the LS data, 14.6% were categorised as being a 'concealed household'.

In Restormel there was clearly evidence of potential housing need. The characteristics of those likely to be in need, with the exception of income level, were not explored. However, the need for nearly 2000 'affordable' homes between 1995 and 2000 was forecasted by the researchers (*ibid*:27).

The housing needs survey undertaken on behalf of Penwith District Council used a slightly different approach, comprising two stages. Firstly a district wide postal survey aiming to establish the broad parameters of housing need, followed by an interview based survey of a 34% sample of those who had indicated they were seeking alternative accommodation at stage one. In the postal survey, housing need was measured by asking the respondents firstly if they or members of their household were seeking accommodation now or within the next five years, and secondly whether the respondent believed that those in need could find accommodation that they could afford.<sup>8</sup> After the data were collected, a 'tighter' definition of need was applied, aimed at differentiating between 'needs' and 'desires' or 'preferences'. Thus only those respondents who indicated that the person was unlikely to be able to find affordable accommodation and/or was seeking rented housing were included (CRCC, University of Plymouth, 1996:19).

Using this definition, the survey revealed that some 11.6% of households in the District experienced housing need. Of these, 71% indicated that they did not believe they would find accommodation that they could afford. Nearly a third of households were in immediate need and 31% of those in need wished to live separately from their current household (*ibid*). Of all those looking for alternative accommodation, 46% wished to rent,

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<sup>8</sup> This measure is very similar to the measure of housing need developed for the research reported here. Indeed, the housing needs survey conducted for this research helped provide some of the definitional and methodological basis for the Penwith housing needs study.



26% to buy and 28% did not mind (*ibid*:20).<sup>9</sup> As with Restormel, the Penwith District showed clear evidence of housing need.

This chapter has explored Cornwall's housing 'crisis' through an examination of both specifically 'local' factors and the interaction of these with changes at a national level. Nationally, it has been seen that the growth in owner occupation has brought about much debate about the relationship between housing tenure and inequality. While the debate surrounding the potential for capital accumulation from owner occupation remains to some extent speculative, what is clear is that for those without the means to buy a property, the alternatives have become severely restricted. Access to local authority accommodation has become increasingly difficult, and the privately rented sector has continued to decline. For some groups, particularly the young and the economically 'weak', this has significantly increased their vulnerability to homelessness.

In Cornwall the same pattern of tenure shift has been apparent. Added to this, specifically local factors have increased the difficulties of gaining access to owner occupation for some, whilst at the same time further limiting the alternatives. The increased demand for housing from outside of Cornwall has resulted in a 'mortgage gap' between the amount that can be borrowed based on average wages in Cornwall and house prices. This is likely to affect long-term residents disproportionately given that they are more likely to be in 'manual' occupations and thus earning average wages or less. The popularity of 'right to buy' in Cornwall has reduced the local authority sector considerably and the privately rented

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<sup>9</sup> The results of the Penwith District Housing Needs Survey are not covered in any depth here, but are explored further in Chapter Five when comparisons are made with the data collected for this research.

sector, while at roughly the same level as nationally, has been 'adversely' affected in Cornwall as a result of the tourist industry.

The expected outcome of this is twofold. Firstly, homelessness would be expected to increase. It has been noted that while recorded levels of homelessness in Cornwall have risen, the evidence suggests that much of Cornwall's housing problems remain hidden. Buck *et al.* (1993) suggested that this might be a result of the absorption of housing need into existing household structures. Indeed, there is limited evidence to suggest that this is the case. Secondly, such apparently different levels of access of owner occupation may well result in much better housing chances for in-migrants compared with long-term residents, especially, as indicated in Chapter One, many in-migrants are 'middle class' and therefore likely to have well established housing careers in owner occupied accommodation. Such housing 'advantage' is likely to be enhanced on moving to Cornwall given the house price differentials.



## Chapter Three

### HOUSING AND HOUSEHOLDS

#### 3.1 INTRODUCTION

Chapter Two discussed the housing ‘crisis’ in Cornwall and put forward the proposition that much housing need is being absorbed into existing household structures. This proposition was based on evidence from census data which indicates that long-term residents of Cornwall are over-represented in ‘complex’ type households and from other research which also suggested that Cornwall’s housing problems remained hidden (Griffiths, 1989; Lambert *et al*, 1992). Evidence from Buck *et al.*’s (1993) ethnographic study of Cornish households indicates that familial assistance is taking place in the resolution of housing problems amongst both incomers and the Cornish. They also indicate that this may be more frequent and intensive amongst Cornish families. Thus, Buck *et al.* posit that there may be something ‘different’ about Cornish families which has resulted in closer kinship ties and therefore a greater propensity to assist family members in times of housing stress.

This chapter aims to explore two points. Firstly, why families may assist each other generally, i.e. the nature of contemporary familial obligations, and secondly, why this may be different for Cornish families. The first section of the chapter considers the nature of contemporary family obligations generally, and explores the forces which have an influence in shaping them, specifically in relation to housing. The second section of the chapter examines the evidence of familial assistance with housing collected by Buck *et al.*

(1993) and at the start of this research, before moving on to discuss why Cornish families may indeed be 'different'. Firstly, some clarification of terms is necessary.

### **3.2 WHAT IS A FAMILY?**

When faced with the question "what is a family?", most people would be able to offer an answer. However, precise definitions of the family have proved elusive particularly as family structures varied widely in the past and continue to do so currently. The extent of variability in family forms led Gittins (1985) to claim that "there is no such thing as the family, only families".

Attempts at definition have nevertheless been made. The General Household Survey defines a family as "a married couple living alone or with their children, or a lone parent with his or her children, in each case the children being never married" (Family Policy Studies Centre, 1993:1). Such a definition contains a number of assumptions. It assumes that once adult offspring are married, they form part of a new family and are no longer part of their original one. Thus co-residence is an integral part of this definition. Despite this, many people include people not residing with them as part of their family. Moreover, it assumes that marriage is an essential pre-requisite for definition as a family. Co-habiting couples with or without children are thus excluded, as are gay and lesbian couples who are not legally able to marry.

Such a narrow definition of 'the family' is by no means new. Sociological definitions during the 1950s and 1960s were dominated by the functionalists who focused exclusively upon the patriarchal nuclear family. This structure and its incumbent roles were perceived



as essential for the maintenance of social order and came to dominate both popular and sociological thinking, and to inform social policy.

Sociological thinking about families has moved on. Researchers have probed within families and examined the taken-for-granted division of labour. The image of the ubiquitous nurturing and caring nuclear family has been challenged by various strands of Feminist and Marxist thought (Barrett and McIntosh, 1982). The variability of family structures in general, at differing points in peoples lives, and between different cultures, has been recognised (Morgan, 1975). In terms of people's real life situations then, the more general notions of kinship and household may hold greater descriptive and analytical salience.

However, as Gittins points out, 'kinship' is just as much a social construction as 'family' (1993:64). People can become kin through marriage or adoption. 'Parenthood' can be both biological and social. Hence, as Gittins argues,

"It is thus essential to get away from the idea that kinship is a synonym for 'blood' relations - *even though it may often be expressed in those terms* - and to think of it as a social construction which is highly variable and flexible" (1993:66, original italics).

Household has perhaps come to be seen as a 'safer' term as it has the advantage that one of its defining characteristics is co-residence. Relationships between the co-residing people can vary but a degree of co-dependence, usually economic, is generally taken to imply that some form of household exists. Nonetheless, it is important to acknowledge that family recognition may, and often does, extend beyond the household. Thus 'families' do not necessarily live together (at a common address), but households do. Hence the 1991

census defined household as “either one person living alone or a group of people (not necessarily related) living at the same address with common housekeeping - that is, sharing at least one meal a day or sharing a living room or sitting room” (OPCS, 1991).

Although the complexity of familial relationships has been recognised sociologically, popular thinking has lagged behind. The nuclear family has been held up as the ‘ideal’ family form. Deviations from this have been slow to gain public acceptance. Although co-habitation has increased, popular definitions of ‘the family’ are still rooted in marriage and everyday language reflects this. Co-habiting couples are described as ‘living as man and wife’. Titles are still ascribed according to marital status. ‘Ms’, even now, is not in widespread use. Moreover, the significance of the term ‘family’ to its members remains powerful. While there may be sociological debates then about what constitutes ‘families’, the term family remains in widespread use. The notion of ‘family responsibility’ remains a prominent cultural value and has resonance in people’s lives. It is this which is of interest to this research. Ideas about ‘familial responsibility’ have also informed social policy.

### **3.3 THE STATE AND FAMILIES**

The boundaries between the roles of the family and the State are indeed fuzzy. It is commonly assumed that the State is somehow separate from the family, reflecting the public/private division in people’s lives. However, if a belief about the role and nature of the family is embodied in the structures of society, then these structures will constantly impinge upon the seemingly private sphere of families. Thus the State has a hand in reinforcing normative beliefs about families.



Arguably the desire to maintain social and political order has underpinned much of the State's involvement in the family domain (Gittins, 1993). Various pieces of legislation in the eighteenth and nineteenth centuries indirectly impacted upon households. Gittins points out how the provision of state education from the nineteenth century brought about the dependent status of children forcing a change in household roles. Likewise, the poor condition of the working class troops fighting in the Boer War at the start of the twentieth century led to the State promoting ideas about the 'correct' way to raise children. Motherhood became a 'patriotic duty' and subject to advice from 'experts'. This was formalised by the 1918 Maternity and Child Welfare Act (*ibid.*:146).

Not only has the State promoted a middle class ideology about 'good parenting' but it has also enshrined familial responsibility in legislation and social policy. These assumptions date back to the first involvement of the State in providing relief for those in need. The New Poor Law of 1834 set out to ensure that state assistance was the last port of call for those in need by enforcing the principle of 'less eligibility' (Brown 1990). This was intended to deter applications by ensuring any relief given was at a lower rate than the lowest paid labourer, and ultimately unpleasant. The rigours of the workhouse guaranteed this. Explicit in this legislation was that families were responsible for their members. It was only when families were unable to provide that any relief could be given (Frazer, 1984).

While British social policy may have changed since the Poor Law, the principles it rests upon have not been radically altered. Finch points out that views about the family straddle the political spectrum (1989:9). While the degree of involvement of the State in providing

welfare for its citizens during the century has increased (although in recent years it has started to decline), the notion of familial responsibility has remained throughout. Early means tested benefits were assessed on the basis of a household means test which dictated that members were to pool resources (Finch, 1989:121). National Insurance benefits, conversely, have been based on individual entitlement. Thus, notions of familial responsibility have and do co-exist with citizenship rights, with the balance shifting at various stages throughout the century.

Since 1979, this balance has been shifting back in the direction of familial responsibility. Successive Conservative governments influenced by the New Right have been keen to promote 'traditional family values'. Along with a market liberal economic element, the ideology of the New Right contains a neo-conservative strand which emphasises the importance of a 'traditional social order' and the value of the family in maintaining a moral order in society (Flynn, 1989). Returning responsibility for people's welfare back to families wherever possible has tied in with both strands of this ideology, enabling public expenditure to be restrained. Social policies arising out of the period since 1979 have gradually dismantled the Welfare State, placing wherever possible the responsibilities back upon individuals and families.

This, in part, has been a mission to re-assert the patriarchal nuclear family and the corresponding gender roles of a male breadwinner and female homemaker (Abbott and Wallace, 1992). Such ideology has close links with functionalist thought in that it views the patriarchal nuclear family as the 'building block' of society. In some ways this is almost identical to the assumptions upon which much welfare policy was developed. For instance, social security legislation has never recognised any independent rights to means



tested benefits for co-residing partners, married or unmarried. This is due to the assumption of one 'breadwinner' in a marriage or partnership which is enshrined in the notion of a family wage (Barrett, 1980). It was not until 1983 that married women were given the right to claim a means tested benefit on behalf of the household unit rather than this being the sole preserve of men (Abbott and Wallace, 1992). Making 'familial responsibility' an explicit part of the political agenda allowed for a dismantling of some aspects of the welfare state that were actually based upon individual 'citizenship' rights. This can be seen in recent Community Care legislation.

Recent changes in the caring services through the 1990 National Health Service and Community Care Act have placed an even greater burden upon families in the provision of care for elderly relatives. Unsurprisingly the bulk of this responsibility falls upon women as the legislation is premised on these assumptions about women's nurturing domestic role (Redclift and Whatmore, 1990). Thus as Walker points out,

"by presenting traditional family responsibilities for dependants and the division of labour between generations as 'normal' or 'natural' the state supports and sustains these relationships without appearing intrusive, thus preserving the illusion that the family is a private domain (1983:121).

The State then, has an interest in sustaining this ideology. Certainly it makes economic sense. Additionally, responsibility for one's kin ensures a 'docile workforce and social and political order' (Gittins, 1993:138). However, the question remains as to how far people's actions and beliefs towards their familial duties and obligations accord with this view.

### **3.3.1 The nature of kin obligations**

The nature of kinship obligations in modern societies is hard to define. Each individual being different, it is likely that the duties and responsibilities that families feel towards

their members are likely to vary within and between families. Thus, the intention here is to review the evidence for the nature of kinship obligations in contemporary societies and if possible point to the factors that might shape the obligations and responsibilities that people feel towards their kin. Finch (1989) suggests that in order to understand how familial obligations are shaped, one needs to examine both structural forces and individual interpretations of duties and obligations.

The 'Family Obligations Project' undertaken by Finch and Mason set out to assess the extent of normative agreement around the responsibilities and obligations of relatives in a defined set of circumstances. As mentioned above social policy over the last fifteen years has increasingly looked to families rather than the State for the provision of certain services. Finch and Mason question the assumptions underpinning this ideologically driven approach, aiming to establish "how far the same key assumptions about family responsibilities and obligations stand up to empirical scrutiny" (1991:345). They argue that there are three main assumptions underpinning political debate and the resulting social policies. These are "that obligations and responsibilities between kin are both commonly and easily recognised and well understood at the normative level" (1991:346). This essentially involves a notion of what the 'natural' responsibility of kin is, which arises from a sense of moral duty. Secondly it is assumed that "obligations are stronger for 'close family' than they are for distant kin" (*ibid.*). Finally, Finch and Mason argue that

"there is a clear assumption in social policy that women's obligations to their kin are stronger than men's, especially in relation to the kind of assistance which entails practical, personal and domestic tasks"(*ibid.*).

Their research therefore aimed to assess how far these assumptions have any grounding in contemporary Britain.



The research was carried out in two stages. Firstly a survey was conducted which used a series of hypothetical situations as questions. In this way Finch and Mason aimed to “design questions which were situationally specific, yet where the judgements about what is proper need not be tied too closely to respondents’ own circumstances” (*ibid.*). How people *actually* assist their kin was explored within the qualitative part of the study. The survey was aimed at measuring agreement what people *think* is the proper thing to do in certain defined circumstances.

It was found that the assumptions outlined above are not ‘wholly accurate’, although the qualitative study did indicate that kin relationships are still a significant source of assistance for many people, but as a last resort (*ibid:163*). The survey revealed no overall consensus about what the ‘proper’ thing to do is in any given situation. Taking into account the characteristics of the respondents did not reveal any startling variations. Gender appeared to have some bearing on the replies given, although this accounted for very little (*ibid.:353*).

However, a greater consensus emerged concerning which contingent factors should be taken into account when decisions were being made about whether to help the relative, and what type of help should be offered. Finch and Mason believe these contingent factors to be issues of procedure, i.e. how to determine the correct thing to do in any given circumstances. They argue that

“when faced with a decision about whether to offer assistance to a relative, most people would agree what you should consider matters like: is this a deserving case? is it a request for a luxury or a necessity? how big a commitment would an offer of help entail?” (*ibid:355*).

These are not meant to be seen as ‘rules’ that are followed, but as factors to be considered. The findings suggest that people do not adhere to a fixed set of values about obligations to

kin, but that values and behaviour about, and towards, kin are situationally specific, and are constructed “out of the various materials available” (*ibid*:345). Indeed, Finch and Mason assert that one of the strongest messages in the data was that “claiming rights is definitely not seen as a legitimate part of family life” (*ibid*:167). Responsibilities between kin are created over time, through a two-way process of negotiation centred around the giving and receiving of assistance. Although responsibilities do not appear to flow automatically from specific relationships, the parent/child relationship proved more significant than others.

Parents and adult children were more likely to help each other, particularly down the generations. This, Finch and Mason argue, is likely to be a product of the social relations of child rearing. The responsibility that parents are allocated for their children both privately and as a matter of public policy continues into adult life. The parent/child relationship down the generations is the only one in which someone can be “held morally accountable for how someone else ‘turns out’ in adult life” (*ibid*:168).

A study of kinship networks and social support in seven European countries also found that “close kin do play an important role in emergency situations in advanced industrial societies” (Hollinger and Haller, 1990:120). One facet of this research was to explore the impact of geographical mobility on kinship relations. It was found that spatial distance had little effect on the emotional support given, particularly in the English and German speaking countries (*ibid.*). However, the emphasis of this study was on emotional support rather than practical support and so comparisons cannot really be made with Finch and Mason’s study.



Nonetheless, this limited evidence does indicate that kin are still a significant form of support and assistance. Contrary to the assumptions underpinning public policy however, this is not perceived as a duty set in tablets of stone, but is negotiated between individuals in specific circumstances. Moreover, the giving and receiving of assistance is mediated by economic considerations. It is generally assumed that harsh economic circumstances will result in a greater level of mutual aid between kin. But as Finch (1989) points out, there can be a tendency to over-romanticise this. Harsh economic circumstances may in fact by definition hinder the ability to give certain types of support. Indeed, there is some evidence to suggest that people in prosperous situations are more inclined to give assistance (*ibid.*:91). It is conceivable that the *type* of support given will vary according to economic circumstances. This is likely to manifest itself in different patterns of support amongst middle and working class families, which can be seen in relation to housing.

### **3.4 HOUSING AND HOUSEHOLDS**

The relationship between housing and households is multi-faceted and difficult to depict in a straightforward manner. There are several issues that must be addressed. Leading on from the above discussion, the nature of kinship assistance surrounding access to, and the provision of housing needs to be explored. This can take several forms from information exchange to financial assistance, through to the sharing of accommodation. Additionally, it is important to consider how household formation is structured by public policy and the availability of appropriate accommodation. This can actually restrict new household formation and thus enforce co-residence for family members who may actually prefer to live separately.

Before examining the types of assistance given, it is perhaps necessary to examine the evidence from Finch and Mason's (1993) study which gives some indication of the extent to which family members feel giving assistance with housing is part of their responsibilities. As discussed above, the study comprised two parts; one part a survey finding out what people think relatives should do in hypothetical situations, and the second part a qualitative exploration of the types and extent of assistance that relatives actually give one another. In relation to housing, the evidence from the survey indicated that there was a high level of support for the idea that help with housing family members is still an integral part of familial responsibilities.

It is worth examining the evidence from Finch and Mason's study in some detail as this reveals the subtle differences surrounding not only what the respondents felt the responsibilities of family members should be, but also the types of help which the respondents felt should be offered. It was clear from two questions that the respondents felt that the offering of a home to immediate family members in times of crisis was a clear obligation of families. The first of these questions described this hypothetical situation to the respondents:

“A 19 year-old girl, who has been living with her boyfriend, has a baby. She and her boyfriend split up and she can no longer go on living in his home. She cannot afford to rent a home of her own” (Finch and Mason, 1993:199).

In response to this, 79.1% of respondents said that she should go back to her parents' home. Even amongst those who felt that she should not go back to her parents, 77% felt that her parents ought to offer her a home (*ibid.*).

The second situation elicited less of a consensus but nonetheless a majority indicated that families should feel obliged to help. The hypothetical situation was:



“A couple with children aged 9 and 14 have been evicted because they could not pay their rent. They cannot get a council flat and cannot afford a private one. Should relatives offer to give them a home for the next six months or so?” (Finch and Mason, 1993:204).

65.3% of respondents felt that relatives should offer to give them a home (*ibid.*). This is still a large percentage of respondents and does indicate that assisting family members in times of housing ‘crisis’ is thought to be part of ‘familial responsibility’. The difference between the two examples may be explicable by the perceived relationships between the potential recipients and givers of help. In the first example it was clearly a parent-child relationship, but in the second example the ‘relatives’ in question were not defined. This echoes Finch and Mason’s overall findings as discussed earlier.

The third example is more interesting as it relates to financial assistance with housing, and the response was quite different from those outlined above. The situation described was of a couple who needed £800 for a deposit for their first home which they couldn’t borrow from a lending institution such as a building society. The respondents were asked if they should wait to buy the home until they had enough money, or whether they should borrow the money from relatives. 62% of respondents felt that they should wait, while 34.9% felt that they should borrow the money from relatives (*ibid.*: 201). This was interesting as it highlighted how financial assistance with housing was perceived in a very different way to taking someone into a relative’s home. Financial assistance is discussed more fully later.

When the actual incidence of familial assistance with housing was examined in the qualitative part of the study, a significant amount was actually found. Finch and Mason interviewed 88 respondents of whom 52 had had experience of living in a household which contained an adult relative (this was an adult who was living with a relative, other than

their spouse and immature children) which indicated that the sharing of housing appears to be still a facet of family life (*ibid*: 211).

The sharing of accommodation was arguably more prevalent in the past when young adults were likely to share one of their parents' homes for a short time following marriage. This was noted in Young and Willmott's (1957) study of family and kinship in Bethnal Green. In the majority of these cases the couple shared with the wife's parents rather than the husbands (Young and Willmott, 1990:31). Finch cites three main reasons why historically people have shared homes with kin. These are:

“demographic change, affecting the need to seek accommodation with relatives; the economic circumstances of all parties; changing ideologies of family and household” (1989:63).

Demographic changes involve such factors as an increasingly elderly population as mentioned above, but also changes such as the likelihood now that almost everyone marries at least once and so the sharing of parents' or siblings' homes by never-married people is less common. Economic factors clearly impact on the sharing of accommodation but also ideological pressures that define what constitutes a 'proper' family have had an impact (*ibid*). Ideologies surrounding what constitutes familial responsibilities (as discussed above) will also play a part.

Thus household formation can be influenced both by cultural notions surrounding marriage and familial responsibility and also assumptions that underpin welfare policy such as those outlined above. The situation of young adults can be seen as an example of the influence of both factors. With many young people marrying later than previously, the expectation that young people will set up an independent household prior to marriage has increased. In 1971 the average age at first marriage for women was 21.4. This had risen to 23.3 by 1987



(Kiernan and Wicks, 1990:7). Co-habitation is increasingly seen as the stepping stone between leaving home and getting married. The rising age at first marriage may have also resulted in more young people setting up independent homes alone or with other young adults prior to co-habitation or marriage. The number of one person households under pensionable age has grown significantly in the last thirty years. In 1961 these comprised 4% of all households. By 1991 this was 11% (Social Trends, 1996:51). This may in part be attributable to an increasing number of people between marriages or partnerships, but there has also been a corresponding drop in the number of households with non-dependent children only. In 1961 these comprised 10% of all households, while in 1991 this figure was 8% (*ibid.*).

Research into the age young people set up independent accommodation indicates that up until age 25, the rate of leaving home is relatively slow. In 1985, 43% of women and 63% of men aged 21 were still living with their parents. By aged 25 the majority were in independent households. This figure is higher for women than for men (Morris, 1990:156). Additionally, more recent research has found that the median age for leaving home for women was 20 years 9 months, and for men 22 years 11 months (Di Salvo *et al.*, 1995:11). Finch (1989) reports that there is some evidence to suggest that the age of leaving home varies with social class, which is likely to be associated with access to higher education. This somewhat limited evidence does at least suggest that by age 25 most young people have established some form of independent household outside of their parental home.

However, despite these cultural changes, housing and social security policy have in recent years attempted to prolong the amount of time that young adults remain with their parents. As mentioned in the previous chapter, changes to social security legislation in 1988 tied



benefit for 16 and 17 year olds to training. Additionally, age related tapers were introduced for 18-25 year olds, replacing the previous householder/non-householder distinction. Underpinned by New Right philosophy, these changes were aimed at both reducing public expenditure and reinforcing parental responsibility for young people up to age 25. With young people suffering some of the highest rates of unemployment and therefore dependent upon benefits, these changes have had a significant impact.<sup>1</sup>

As this legislation is premised on the conviction that family units are the ‘natural’ place for people to live and work harmoniously for all parties, any negative consequences of economically forcing young people to remain in the parental home are disregarded. Thus young people unable or unwilling to remain with their parents are likely to be more vulnerable to homelessness and severe economic hardship. A NACAB Report in 1989 found that families were increasingly facing the alternative of getting into debt or requiring their son or daughter to leave home (cited in Abbott and Wallace, 1992:122). Likewise, the curtailment of such benefits severely impacts on young people leaving care at age eighteen. A national survey of single homeless people staying in hostel or bed and breakfast (B&B) accommodation found that 30% were aged between 16 and 24 (Anderson *et al*, 1993:8). The same study also included samples of people using day centres and soup runs. Overall nearly half of the people in hostels and B&Bs, nearly three quarters of people in day centres and about two thirds of those at soup runs, had stayed with foster parents or been in some form of institution at some stage in their lives (*ibid.*:24). Of those using the soup run, 14% of those aged 16-24 cited their last home as being a children’s home (*ibid.*:61). These data at least suggest that there is an association between having been in care and an increased likelihood of homelessness. It is also worthy of note that the same

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<sup>1</sup> See discussion on the increase in youth homelessness in Chapter Two.



study reported that 8% of all respondents, and 14% of those aged 16-24, cited conflict with parents as the main reason for leaving home. A further 2% cited domestic violence or abuse (*ibid.*:71). Thus, remaining in familial homes is not always desirable or feasible for many young people, but forming independent households may be impossible.

Household formation amongst older people is also likely to be affected by public policy. More people are now reaching 'very' old age. In 1951 3.5% of the population were aged 85+, while in 1981 this was 5.7%. It is predicted that by 2001 this will be 7.5% (Family Policy Studies Centre, 1993:7). With the proportion of the population reaching age 65 also increasing, community care legislation is likely to impact upon the living arrangements of older people. The increased reliance upon women as carers rather than statutory services may result in more elderly people being unable to remain in their own homes. Families may increasingly find it easier to co-reside with elderly relatives in order to provide care. While care in a residential or nursing home may be an alternative to this, changes in legislation that require elderly people to finance this by selling their houses may prompt some families to select alternatives rather than lose inheritance. This is necessarily speculative as the legislation has only been in place since 1991. However, since 1961 the number of households comprised of one person over pensionable age has steadily increased from 7% of all households in 1961 to 16% of households in 1991. Figures recently released for 1994-95 indicate that this has dropped to 15%. Such a tiny drop may amount to nothing, but it is the first drop in thirty years (Social Trends, 1996:51). Additionally, statistics on household composition indicate that the 'very elderly' (age 80 and over) are much more likely to live with relatives than people age 65 to 79. 21% of women over 80 years live with children or children-in-law, compared with 7% of all households over 65 years (Kiernan and Wicks, 1990:23).



Further research indicates that the sharing of households may come about through housing scarcity (Rauta, 1986). In 1978, an estimated 613,000 households shared rooms, kitchens, bathrooms, toilets, or access to these rooms with other households (*ibid.*:1). A further 249,000 households were described as ‘concealed’. This included married couples, with or without children who were living in a household in which neither of the partners nor the lone parent was the head of the household (*ibid.*:2). Rauta (1986) reports that 38% of concealed families said they would prefer separate accommodation of their own and three quarters of the sharing households said they would prefer self-contained accommodation.

A more recent study by Dale *et al.* (1996), using Census LS data, reports that those in furnished rented accommodation have greatly increased chances of sharing accommodation in comparison with those in owner occupation. Whilst it might be assumed that this is associated with poverty, the analysis indicates that social class has very little effect on the sharing of accommodation. Dale *et al.* argue that

“This may in part be because many people share accommodation for a comparatively short period early in their housing careers. Such people are more likely to be young professionals than unskilled manual workers” (1996:52).

When examining household structure the same study reports that 0.7% of households in 1991 contained ‘2+ families’ and a further 2.2% of households could be described as ‘complex’ (including elderly people). The first of these categories had remained the same as the number in 1981, whereas the latter had shown a considerable decline in numbers from 1981 when they had represented 6.4% of households (Dale *et al.*, 1996:109). These two categories are more likely than any other to contain ‘concealed’ households. Such household types are also more likely to be overcrowded. Dale *et al.* report that households containing ‘2+ families’ are five times as likely to be overcrowded as households containing a couple with dependent children. Additionally, households containing couples



with dependent children and others (such as non-dependent children) are twice as likely to be overcrowded as households with dependent children only (Dale *et al.*, 1996:113). Furthermore, overcrowding shows a clear association with social class, with those in the Registrar General's (RG) class V being four times more likely to be overcrowded than those in RG class I (*ibid.*).

What this appears to demonstrate is the two distinctly different types of sharing of accommodation being referred to. On the one hand, 'shared accommodation' such as houses of multiple occupation (HMOs) is likely to be occupied by young people at the start of their housing careers. This in turn is likely to be in the privately rented sector. The sharing of accommodation, however, refers to more than one household or potential household within the same unit of accommodation. This may well be associated with housing deprivation or need and is clearly associated with overcrowded conditions.

Indeed, research in rural New York state shows individuals at severe risk from homelessness who reported staying with relatives on a short term basis as a strategy that saved them from becoming roofless. Of twenty respondents interviewed, thirteen reported at least one stay with relatives in the last several years (Fitchen, 1992:186). Fitchen states that

“The more significant problem in rural areas is not literal homelessness, but poor people who are just a day away, or a relative away, from literal homelessness. By doubling up, accepting seriously inadequate housing, and moving frequently, even the most tenuously housed of the rural poor generally avoid absolute, literal homelessness” (1992:190).

The reasons that the sharing of households occurs in the present then, do not appear to be very different from the factors that Finch (1989) cited as to why people historically shared homes.



### 3.4.1 Financial assistance

Other forms of kinship assistance can have a direct influence upon new household formation. One of the most important forms in a climate increasingly dominated by owner occupied housing is the giving of financial assistance. Franklin notes that

“As the state and the private-rented sectors have shrunk the majority of private individuals and families do not only hold housing wealth. In various ways they have begun to take on the housing provision roles which in Britain were carried out more or less exclusively in the recent past by institutions external to the family: feudal, private and state landlords as well as banks and building societies” (1995:232).

This appears to be a very bold claim. But in a culture where the majority tenure is owner-occupation, there may be an element of truth in this. Franklin argues that responsibility for ensuring that appropriate kin are appropriately housed is in the remit of kinship cores in England and elsewhere in Europe. What is considered as ‘appropriate’ housing will vary from culture to culture (*ibid.*:235). Part of this responsibility is increasingly met by the giving of ‘gifts of housing wealth’, particularly down the generations between parents and children. This, it is argued, is a response to changes in access and ownership (*ibid.*:238).

Franklin states that

“Housing gifts for example are a means of resolving the contradiction between high house values and low earning power of newly formed households” (1995:239).

Indeed, Franklin contends that kinship practices in respect of housing never fully disappeared despite the establishment of a Welfare State in the post war period. The Welfare State arguably was never intended to be a complete substitute for the family and never was. Evidence from working class areas in Young and Willmott’s (1957) study point to the importance of kin in securing rented accommodation for children in the early Welfare State years. However, the provision of council housing removed the necessity of this assistance for the skilled working class. Middle class households conversely, as



indicated by Bell's (1968) study, provided significant gifts of money and goods from parent to child in their children's early adult and parenthood. Thus, Franklin asserts that

“...kinship practices which preceded modernity and never fully disappeared, have returned in recent years, particularly in areas where housing has been recommodified, or where owner occupation expanded at the expense of other tenures” (1995:252).

Franklin, however, is strong on argument and weak on empirical evidence. Much of his discussion is theoretical and would benefit from further research into the actual incidence of housing gifts between kin. Forrest and Murie point out that research evidence about familial financial assistance for housing is “limited and inconclusive in the British context”(1995:76).

However, one study into family help in the housing decisions of young people in the south east of England in the late 1980s found a relatively low level of financial assistance. Seven per cent of their respondents had received assistance, but the amounts were low relative to the cost of buying a house (Pickvance and Pickvance, 1993). The study took place in an area with a high level of home ownership and relatively high house price inflation. Thus, young people faced difficulty of access through affordability, but the middle generation had accumulated significant amounts of equity. Pickvance and Pickvance offer a number of explanations for this apparently low level of assistance, given that the middle generation appeared able to provide it.

They suggest that part of the explanation lies with the extension of home ownership to the margins. Low income households are likely to be less able to assist children financially. Additionally, they suggest that attitudes to the giving and receipt of financial assistance are complex. While nearly half of their sample said they thought that their parents could afford

to help them, only 20% supported the idea that their parents should provide financial help (*ibid*:31). Thus, Pickvance and Pickvance (1993) cite the interaction of ability to provide help with attitudes towards receiving help as explaining the low level of financial assistance found in their study. This has echoes of Finch and Mason's (1993) study discussed above whereby the type of help being given or received has a distinct bearing on attitudes towards the giving of help.

In light of this it is almost impossible to speculate upon the extent of inter-generational gifts given in relation to housing. Likewise, there doesn't appear to be any contemporary evidence about the role of kinship networks in providing information about housing opportunities. Thus, comparison with the evidence found in the aforementioned pilot study (Buck *et al.*, 1993) is impossible.

On the basis of the available evidence however, it is possible to tentatively conclude a number of things about the relationship between housing and households. Firstly, there is some evidence to suggest that the housing of family members is a part of felt kinship obligations in contemporary Britain. This is particularly the case with sharing accommodation, but less so in relation to offering or providing financial assistance for housing.

Furthermore, the sharing of accommodation appears to come about largely as a result of economic deprivation and the associated problems of access to independent accommodation, and is also influenced by state legislation. Certainly new household formation amongst young adults is becoming increasingly difficult. This is due to the combined effects of the increasingly difficult economic circumstances that young people



are forced to endure, and a restriction in the assistance given to them from the State. The decline in the privately rented sector is likely to exacerbate this.<sup>2</sup> While the encouragement of familial responsibility for young adults may be perceived as a good thing by the state, for some young people it can have disastrous consequences, such as homelessness. Moreover, it can result in a great deal of economic hardship for many households. In Cornwall, as in any area of with a particularly small rented sector, this is likely to have a particular impact, especially as it is combined with low wages and high levels of youth unemployment.

### **3.5 FAMILIAL ASSISTANCE WITH HOUSING IN CORNWALL**

The pilot study by Buck *et al.* (1993) hypothesised that housing need was being ‘absorbed’ within existing household structures in Cornwall, thus mitigating the worst effects of the housing ‘crisis’. While familial assistance was found amongst both Cornish and non-Cornish households, Buck *et al.* (1993) suggested that this might be more ‘frequent and intensive’ amongst Cornish households. This, they suggested, might be a evidence of closer kinship ties amongst Cornish families which may in turn be related to cultural ‘difference’.

Before moving on to explore any cultural antecedents to the alleged closer kinship ties in Cornish households, it is worth reviewing briefly the extent and nature of familial assistance that was found in the pilot study (Buck *et al.*, 1993) and six exploratory interviews conducted amongst long-term residents of Cornwall at the start of this research.<sup>3</sup>

As mentioned earlier, a pilot study (Buck *et al.*, 1993) revealed a strong element of family help in resolving housing needs in a variety of ways. All but one respondent out of a

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<sup>2</sup> See Chapter Two.

<sup>3</sup> See methods section (Chapter Four).

sample of fifteen reported having received some sort of assistance from their family in overcoming housing difficulties. This help took a variety of forms from the direct provision of somewhere to live with the relative, through to providing knowledge about possible accommodation and financial assistance. These findings were echoed in the exploratory interviews conducted near the beginning of this project.

In both the pilot study and the exploratory interviews, much of the help that was given was to younger family members experiencing difficulties establishing their first independent accommodation. Most respondents in the pilot study reported living with relatives at some point, or having adult relatives to live with them. The lack of available council housing meant that these 'complex' households often occurred at the beginning of a couple's marriage, until other accommodation could be found. Other help for young family members was reported through the loaning or giving of money to enable properties to be purchased which could not otherwise have been afforded.

Other studies have reported the sharing of accommodation at the beginning of marriage, particularly in the past. The study by Young and Willmott of Bethnal Green in the 1950s showed that prior to the building of the new council estates, couples often moved in with parents upon marriage until their own home could be found. The reasons reported for this were largely economic, i.e. a shortage of affordable accommodation. Evidence from the pilot study and the exploratory interviews in this study would appear to suggest that Cornwall is returning to a situation very similar to pre-1950s Bethnal Green. Living with relatives is becoming increasingly necessary to some young people who perceive acquiring council accommodation as an impossible dream. Other situations where previously council accommodation might also have been sought were also reported as being met by the family



in the pilot study and exploratory interviews. One respondent reported that following his sister's marriage breakdown, she and her child moved in with his former wife and himself. It was an interesting case in that the housing circumstances of the sister were very much dependent on the 'men in her life'. The respondent described how after leaving her husband she moved in with him for about eighteen months until she was 'paired off' with another man.

Young and Willmott described how mothers in Bethnal Green would 'have a word with the rent man' on behalf of their daughters in order to try to secure accommodation. The importance of family in providing information and contacts to locate housing came through strongly in the interviews in Cornwall. One respondent stated that when he left Cornwall to go to college his mother had contacted 'cousins' (who the respondent didn't know!) and arranged for him to stay with them during his time away. Another respondent reported difficulties in obtaining accommodation in the area where he had always lived after working abroad for a few years. Eventually he was able to obtain privately rented accommodation. When asked how he was able to find the accommodation he replied:

*"Well actually that was rather fortunate because my mother lives next door and she's been here for sixteen years so she knew about this one when it came up, and so we were in there before anybody could say 'Jack Robins' if you like, which was rather fortunate. In any case she's a bit old so we do keep an eye on her, we've got that thing there she rings - we can go and sort her out you know."*

In this case the assistance given was to the mutual benefit of both the respondent and his mother, however the respondents in the pilot study who reported moving in with an elderly relative did so less to benefit the relative and more to resolve their own housing difficulties.

The sharing of accommodation between relatives was also reported in different forms. Shared home ownership seemed to provide some respondents with the solution to their

housing difficulties. One respondent described how his two sons had been unable to find independent accommodation. This was overcome by them purchasing a property together with the intention of converting it into two self-contained flats. Only through making the conversion themselves could they each afford self-contained accommodation.

While this evidence is of a limited nature and as such cannot really claim to be conclusive, what is interesting is the scale of the family help given and received, and the amount actually found in two fairly small samples. This, coupled with the evidence from the analysis of the census data (Buck *et al.*, 1993) does seem to point to families as a significant force in mitigating the worst effects of the housing problem in Cornwall. As Buck *et al.* (1993) suggest that this might be a 'cultural mechanism' unique to Cornwall, it is worth examining some of the possible antecedents to this cultural difference.<sup>4</sup>

### **3.5.1 Cornish Culture and Identity**

An understanding of Cornish social history is probably particularly important when attempting to understand 'cultural differences' in Cornish families both past and present. It is necessary to examine forces that have generally been cited as factors bringing about changes to family and kinship structures. This allows for comparisons to be made with the Cornish experience and will hopefully throw some light on the issue of whether or not families in Cornwall are indeed 'different', and if they are, what has given rise to this difference.

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<sup>4</sup> Given that the evidence already cited about contemporary family responsibilities is not really conclusive, although the likely consequences of changes in public policy and economic circumstances have been indicated, it is necessary to consider all possible explanations.



Much has been written on what it means to be Cornish (see for instance Deacon *et al.*, 1988; Deacon and Payton, 1993; Payton 1993). Indeed, why people should share a specifically Cornish identity is in some ways easy to understand given that Cornwall is geographically almost ‘self-contained’, with a unique history and language.<sup>5</sup> Deacon stresses the importance of place as a source of identity: “The Cornish identity is a regional (to some a national) identity, a sense of self based on association with a particular place” (1993:201). This ‘regional’ identity needs to be understood in terms of its formation.

When talking about national identities Hall argues that

“..national identities are not things we are born with, but are formed and transformed within and in relation to *representation*. We only know what it is to be ‘English’ because of the way ‘Englishness’ has come to be represented, as a set of meanings, by English national culture” (1992:292, original italics).

It could be argued, therefore, that in the same way a regional identity is derived from a regional culture. Indeed, Deacon and Payton describe culture as a ‘map of meanings’, a meanings system which makes sense of the symbols which make up an identity. From this they state that

“Cornish culture, therefore, is a meanings system adopted by the group of people who define themselves as Cornish. From this perspective, culture must be viewed as a dynamic process, subject to constant change and re-negotiation and contested by other cultures with their own maps of meaning” (1993:63).

Deacon and Payton argue that contemporary Cornish culture has its roots in the culture that emerged from the 17th and 18th centuries. By this time the older Cornish culture, connected with the Celtic heritage, was being replaced by “a reconstructed culture of Cornishness based on the twin poles of mining and Methodism” (1993:64). The industrial revolution brought glory to Cornwall in the form of industrial ‘prowess’. Cornwall was

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<sup>5</sup> Almost entirely surrounded by the sea, Cornwall’s one land boarder is ‘separated’ from Devon by the River Tamar.



recognised as being one of the “world leaders in deep metal mining” (1993:64). Alongside this came a new religion, Methodism. As Deacon and Payton point out,

“John Wesley visited Cornwall on 32 occasions in the years after 1743 and, by the 1780s, Methodism, with its values of self-help and thrift, its egalitarian and democratic tendencies, had taken a firm hold on the Cornish people, especially in the rural mining areas” (1993:64).

The newly emerging culture is therefore described as being “grounded in homogenous, single-industry communities where commonly-held values arose out of close knit contacts at work, in the chapel and in the community itself” (Deacon and Payton, 1993:65). While the Celtic aspect of the culture was marginalised, it did not disappear altogether and perhaps can be seen as a shaping process on the newer culture. The development of this culture is likely to have had an impact upon families and kinship ties within Cornwall. In order to assess this it is necessary to start by examining the general links between families and industrialisation.

Research during the 1970s questioned the claims made previously about the nature of the family pre- and post-industrialisation. It had formerly been argued that prior to industrialisation families were mainly 'extended', suiting the correspondingly static and stable nature of society. Industrialisation required the mobility of workers and thus their detachment from the land. This in turn resulted in extended family structures giving way to 'nuclear' structures which suited the needs of industry (Gittins, 1985:6). However, by the early 1970s research by people such as Laslett, Greven and Demos demonstrated that prior to industrialisation that average household size was in fact relatively small, "the average being about 4.75 persons" (Gittins, 1985:6). In addition, households were made up of an assortment of people depending on age, marriages and deaths but not necessarily members of the immediate family. Apprentices, nephews and nieces joined farming households.



The claims made previously came to be seen as an oversimplification. Thus Gittins asserts that

"to ask what effect industrialisation has on 'the family' is to ignore the variability of both industrialisation and families" (1985:21).

It would appear that in order to understand Cornish families both in the past and the present, it is necessary to examine more closely Cornwall's particular pattern of industrialisation and the emergent division of labour. A close examination does appear to reveal some crucial differences that may well have had implications for kinship patterns.

During the eighteenth and early nineteenth century, Cornwall enjoyed an industrial heyday. One of the first areas in Britain to industrialise (Payton, 1992), copper mining was soon followed by tin, with

"the early and successful application of steam power facilitating the development of deep mining and achieving for Cornwall a place in the forefront of technological innovation" (Payton, 1992:73).

This technological innovation led to rapid industrialisation and gave Cornwall a reputation as a "centre of engineering expertise" (Payton, 1992:75). However, from around 1860 Cornwall entered a period of industrial decline as copper mining collapsed, followed shortly by a decline in tin. While some diversification into arsenic and china clay occurred during this period, the underlying nature of Cornwall's industrialisation had been "imperfect, incomplete and overspecialised" (Payton, 1992:81). Between 1860 and 1900, around 220,000 Cornish people migrated overseas to apply their skills elsewhere (Perry *et al*, 1986:36).

Not only did industrialisation come early to Cornwall, but investment and ownership also took a unique form. The 'cost book' company (Hamilton-Jenkin, 1972; Rowe, 1953)

required ‘adventurers’ to make an initial investment to open a mine, and when necessary to make further capital investments. In return, all profits were distributed immediately back to the individual adventurers. This rather individualistic method of mining was not confined to ‘owners’, since anyone could buy into the cost book system, right down to the individual ‘tributer’. As Payton points out, this form of raising capital attracted those of adventurous spirit, fortunes could be won and lost very quickly (1992:79). Individual miners could bid (individually or collectively) for plots of land which they could work for a month at a time. The fortunes of these miners was consequently precarious, linked directly to the quality of the land they worked and indirectly to the cost book company. It is argued that such a system of mining engendered a unique form of individualism, that of individual determination and initiative founded on a strong sense of community and mutual adversity.

In addition, the Cornish miner was very much a “an industrial worker but a rural dweller” (Rule, 1971). This arguably was the result of a combination of factors and had particular implications for family life. Industrial development took place on the basis of small settlements in Cornwall due to the particular method of mining mentioned already, and later manufacturing consisted mainly of the machines that formed the basis of other manufacturing processes, rather than large mass production factories (Bryant, 1993).

This had particular implications for the division of labour in industrial culture, which Rose labels “the tradition of dual occupations” (1987:113). Miners often had shares in fishing boats (Hamilton Jenkin, 1972; Rowe, 1953). The pilchard fishing industry provided seasonal employment, and many miners also worked a small plot of land. Rose states that

“According to one estimate, in the early eighteenth century there were over 30,000 workers in the mining industry, but only about half of these were full time mine workers” (1987:113).



It is argued that this particular division of labour was prevalent in pre-industrial Cornwall, and as such can perhaps be seen less as a result of the particular pattern of industrialisation and more as cultural artefact which influenced the new division of labour.

However, Burke (1986) cites the curious settlement pattern of miners as a factor also influencing this rather unusual mix of activities which continued after the onset of industrialisation. The 'three lives' system of leasing allowed the lease on a property to remain binding while the three people named as 'lives' remained alive. This meant that Cornish miners were likely to remain settled at home wherever they worked. The existence of this form of 'domestic economy' enabled the mining families to weather the volatility of the 'cost book' system to some extent. The labour of the women and children would have been vital in keeping this 'domestic economy' going. As in farming generally, the labour of all family members would have been important. Under such a system the tie between home and work, family and occupation, would have been strong and capable of helping to underpin supportive and lasting family structures (Bryant, 1993).

Strong kinship ties in communities with a shared occupational life, such as farming and mining, have been demonstrated in many studies (Frankenberg, 1969). Arensberg's (1940) study of small farms in rural Ireland showed how the economic organisation of the farm and household was very similar to a 'domestic economy' found in pre-industrial times. This lack of a division between home and work is likely to engender strong family relationships as the economic unit is dependent on the labour of all members of the household. It is also the case that mining areas have been shown to develop strong kinship and community networks, centred around the shared understandings generated by the occupational 'way of life' of the community.

In Cornwall, the main occupations of mining, fishing and agriculture were very much community-based occupations, in fact less occupations and more 'ways of life'. Closer kinship ties amongst Cornish families may therefore be attributable to the division of labour found in mining and fishing. While this is probably common to all mining and fishing communities, in Cornwall these ties have potentially been reinforced by the rather unusual mixture of activities which continued after the onset of industrialisation and required a co-operative culture, as did the mining 'tribute' system. An examination of Cornish history therefore demonstrates differences which were likely to have encouraged a strong sense of family responsibility and a shared identity which differentiated Cornwall from the rest of the country.

Evidence for the strength of Cornish kinship ties, specifically in the past, can be found when examining the experience of mass emigration to the mining fields of the New World. As mentioned earlier, between 1836 and 1886 Cornwall experienced as mass emigration, partly as a result of the decline in mining and consequent conditions, and partly as an attempt to realise a dream of wealth. Indeed, their skills were in demand in the mining fields of the New World. During this period, 16,000 Cornish settled in South Australia alone (Payton, 1992:111). Many men left alone, often with the intention of returning home having made their fortune. Many others were able to maintain extended families through money sent home. In 1866 the Royal Cornwall Gazette noted that with the recent migration of 8000 miners there were 20,000 persons elsewhere dependent upon their efforts (quoted in Payton, 1992:113).

These kinship ties of distance can be seen as a clear example of the importance of family obligations to the Cornish. Arguably the experience of emigration served to strengthen



these links. Today a distinct Cornish Diaspora exists as a result of the experience of emigration, with communities in distant places such as South Africa and Australia containing communities based around the culture and tradition of the homeland. The existence of the magazine 'Cornish World', read mainly in the Diaspora, reflects the strength of this strong sense of Cornish identity.

An examination of Cornish social history therefore provides an understanding of the potential antecedents of closer kinship ties amongst Cornish families. Moreover it is evident that a strong sense of identity tied to place remains important to the contemporary Cornish. Whether or not these kinship 'differences' mean that obligations are in fact any stronger than amongst contemporary families generally remains unclear. There is some evidence, however, to suggest that family members generally still feel a sense of obligation to each other, particularly amongst immediate kin and also in relation to housing (Finch and Mason, 1993).

Furthermore, as discussed earlier, changes to social security benefits have made it very difficult for young people to gain access to independent accommodation generally, and the dominance of the private market in housing and the decline of social rented housing have severely restricted the options available to those unable to gain access to owner occupation. In Chapter Two it was suggested that the weakness of the economy in Cornwall and the subsequently low wage levels and high unemployment levels have meant that the housing 'crisis' has been experienced more by long-term residents than by recent in-migrants, who generally speaking have been cushioned from its impact due to the advantages gained as a result of migration and their generally better economic situations. The evidence of 'more frequent and intensive' familial assistance amongst Cornish households may well reflect

the combination of the obligations which families feel towards each other generally, the increased reliance placed on them by the 'rolling back of the State' and, crucially, the selective impact of the housing 'crisis'. Cornish families may be 'forced' to assist each other more as they are disproportionately affected by the housing 'crisis'.

A number of issues clearly required investigation. Firstly, an examination of the impact of the housing crisis on long-term residents and recent in-migrants was necessary in order to evaluate firstly how the 'two tier' housing system impacts upon the different groups and how this affects their housing chances. This would also bring about a fuller understanding of how these differing housing chances arose (if indeed they do). As Chapter One revealed, people migrating to Cornwall in the last twenty years are more likely to be 'middle class' than the long-term population. This will clearly have implications for housing chances. Moreover, Chapter One also suggested that those migrating long-distances may improve their housing circumstances by taking advantage of 'house price differentials'. The comparatively low house prices in Cornwall suggested that this might be possible for those moving into Cornwall. Thus an examination of the housing circumstances of recent in-migrants and long-term residents was intended to reveal if and how these factors affect housing circumstances and long-term housing chances. How will the high levels of owner occupation amongst in-migrants affect their long-term housing chances?

In Chapter Two it was suggested that housing need might be largely 'hidden' in Cornwall. Thus an exploration of the extent to which household structures concealed housing need, and why, was required in order to assess firstly whether or not household structures did conceal housing need, and secondly whether or not this was more prevalent amongst



Cornish households. Buck *et al.* (1993) hypothesised that ‘complex-type’ household structures may be concealing housing need and that this might be evidence of a ‘cultural mechanism’ absorbing housing need. The extent to which ‘complex-type’ household structures were over-represented amongst specifically Cornish households clearly required investigation.

However, it was clear from the evidence presented in Chapter Three that the sharing of households is comparatively common amongst those in housing need generally. Therefore, it was also suggested that the absorption of housing need might be a response to the housing crisis and the lack of alternatives to owner occupation available, especially for young people. Indeed, young people have had their access to independent accommodation restricted generally due to changing policy measures aiming to extend the age at which young people ‘leave home’. For this group, leaving home in Cornwall will inevitably be more difficult. If ‘absorption’ is more prevalent amongst Cornish households, this may be related to the differential impact of the housing ‘crisis’. Thus, evidence about the impact of the housing ‘crisis’ will help to establish whether or not this is the case.

Finally, the evidence from Buck *et al.*’s (1993) study suggested that families may be assisting their members in resolving their housing difficulties. Again, evidence of ‘cultural difference’ was suggested here with the hint of ‘more frequent and intensive’ assistance given amongst Cornish households. Again, this clearly required further investigation. As discussed above, there is some evidence to suggest that families do assist each other with housing problems generally (Finch and Mason, 1993), although the nature of this assistance differs amongst different social groups. Furthermore, it is difficult to establish whether or not Cornish families are indeed ‘different’ based on historical evidence, although Cornish

social history certainly suggests this. Again it was possible that the ‘heightened’ familial assistance given amongst Cornish families was a response to the differential impact of the housing crisis. Thus an examination of familial assistance with housing need was required.

### **3.6 THE RESEARCH AIMS**

In light of this, the broad aims of the research can be summarised as follows:

1. To examine the impact of the housing ‘crisis’ in Cornwall, and the extent to which this has given rise to a ‘two tier’ housing system. Thus, an assessment of housing inequality and of the potentially differing housing ‘chances’ of long-term residents and recent in-migrants is required along with an understanding of the nature of these differing chances and of the antecedents of the inequality.
2. To examine the structural differences and similarities in the households of long-term residents and more recent in-migrants to Cornwall; the extent to which these conceal housing need; how this relates to the potentially differing housing chances discussed above and why. The study by Buck *et al.* (1993) suggested that long-term residents may be over-represented in complex households. The research aims to examine within a larger sample whether or not this is the case, and whether or not this is related to cultural ‘difference’.
3. To examine the extent to which families assist each other with housing problems, and whether this is more prevalent amongst Cornish families.

Chapter Four describes the methods which were employed to investigate these aims, and how specific hypotheses were developed from the general aims of the research.



## **Chapter Four**

### **METHODOLOGY**

#### **4.1 INTRODUCTION**

This chapter examines the methodology of the empirical research. In order to do this it is firstly necessary to examine the wider methodological issues involved in conducting research, before moving on to examine the aims of this research and the methodological issues surrounding these. This entails an exploration of both theoretical and technical issues, such as the nature of the data that the research aimed to generate and the technical issues concerned with producing the data. Finally, the problems encountered in the research process, and the methodological implications of these require examination in order to assess the quality of the data produced.

#### **4.2 THE WIDER METHODOLOGICAL ISSUES**

Broadly speaking, there are two main methodological traditions within the social 'sciences'. Those advocating the application of the techniques of the physical sciences to the social world generally fall into a broadly naturalist camp. For them, the social world can be studied objectively, and causal explanations for regularities in human action sought. Conversely, those rejecting a 'scientific' approach to the study of the social world generally point to the meaningful aspect of human action as reason to reject such an approach. Broadly interpretivist, the proponents of this approach are likely to argue that the meaningful aspect of human life renders the subject matter of the social 'sciences' distinctly different than those of the natural 'sciences', which itself precludes the possibility of a 'scientific' explanation. Thus, the only way to understand and explain the

social world is through the actors' conception of it. This of course is a generalisation and masks a variety of subtly differing perspectives.

For those following the natural science paradigm, it is possible to study the social world objectively because 'reality' exists independently of our conceptions of it. Social life can therefore be explained in the same way as natural phenomena (May, 1993). Objectivity is central to this approach. In the same way as a scientist objectively studies the natural world, so the social 'scientist' studies the social world. Through the observation and quantification of social phenomena, explanations can be sought and predictions made. The methods of the natural sciences are therefore deemed appropriate to the study of the social world.

For those who reject this, as mentioned above, the meaningful aspect of social life precludes such an approach. Human beings are more than objects and so in order to understand the world they inhabit it is necessary to understand the way that they understand and give meaning to this world:

“For the Interpretivist, social reality is the product of its inhabitants; it is a world which is already interpreted by the meanings which participants produce and reproduce as a necessary part of their everyday activities together” (Blaikie, 1993: 48).

For those subscribing to this view, social phenomena can only be effectively understood by understanding the values and ideas of the individuals comprising a particular society or group. Explanation in terms of the search for regularities and generalisation is therefore rejected in favour of understanding and description. Such an approach requires the utilisation of methods appropriate to this conception of the social world. Thus, methods which can capture the complex and meaningful aspect of social life are employed.



Naturalism has informed many different approaches to the study of the social world.

Perhaps one of the most well known is positivism. Blaikie argues that

“The thesis of naturalism is a central claim of *Positivism*, a philosophy of the natural sciences which, in its various forms, has been both the dominant doctrine and the object of extensive criticism” (1993:14, original italics).

Positivists not only emphasise the ‘unity of method’ between the physical sciences and the study of the social world, but also belief in experience as being the only reliable basis for knowledge. Furthermore, positivists aim to generate general laws of causation, akin to those of the physical sciences, which can form the basis of prediction.

Realists have criticised the focus upon ‘observable’ data which characterises positivism and the emphasis on prediction. While maintaining the quest for explanation, broadly ‘realist’ approaches focus upon the underlying mechanisms which structure people’s actions and constrain choice. This is a different way of conceptualising causation. As Sayer argues,

“Causation has proved a particularly contentious concept in philosophy and several different versions of it form integral parts of competing philosophical positions.....To ask for the cause of something is to ask what ‘makes it happen’, what ‘produces’, ‘generates’, ‘creates’ or ‘determines’ it, or, more weakly, what ‘enables’ or ‘leads to it’” (Sayer, 1993:103-4).

Positivism mainly assumed that the search for the cause of an event involves the search for regularities. However, the cause of an event can involve a complex of factors, which do not always produce the same outcome. One particular causal factor does not always produce the same change. This could be due to its interaction with other factors, or to the particular interpretation of a situation by the actor. Hence the ‘realist’ rejection of prediction. As Sayer points out,

“Note also that contrary to popular myth (derived from the association of causality with regularity), what causes an event has nothing to do with the number of times it has been observed to occur and nothing to do with whether we happen to be able to predict it” (Sayer, 1993: 110).



In some ways realism is an attempt to synthesise positivist and interactionist approaches, by recognising that people interpret the world in which they live and that to some extent this will influence their action, whilst recognising the structural constraints or ‘underlying mechanisms’ which people may or may not be aware of but which will also shape their lives.

As mentioned above the rejection of observation as the sole basis for knowledge is central to realism. For realism, theory is essential to discover the nature of the causal mechanism, the observable ‘outcomes’ of which can then be measured. Theory is therefore inevitably of prime importance within the research process. Indeed, theory is essential to any research in order to bring meaning and form to raw data. As Ryan points out, low level generalisations based on empirical observations have very little explanatory power, however theories allow us to fill in the gaps in causal sequences and improve ‘causal narratives’ (1970:73-77). Research can be variously theory testing or theory generating (inductive or deductive), although to some extent it is arguably fair to say that in reality most research comprises elements of both.

Inductive research “is based on the belief....that we can proceed from a collection of facts concerning social life and then make links between them to arrive at our theories” (May, 1993:22). However, arguably this is a misconception. The choice of research area is often informed by tentative theories, or ‘hunches’ which guide data collection. In a sense, no research is free from theory and it is the job of researchers to make their ‘hunches’ or more elaborately conceived theories explicit. Deductive research does just that. Research is theory-driven with theories being subjected to empirical testing. In this way theory is



substantiated or rejected by 'evidence' and the social world can be studied in a 'scientific' manner.

Critics have argued that theories can never be empirically 'proven' or refuted with absolute confidence. However, as Popper argued, the aim of science is get as near to the 'truth' as possible, through the testing of theories against descriptions of observed states of affairs. Theories can then be rejected, or tentatively accepted and subjected to further testing (cited in Blaikie, 1993:27). Moreover, Popper argued that

“..if we can, we should propose many theories as attempts to solve some given problem, and that we should critically examine each of our tentative solutions” (1979:287).

This, he argues, introduces error elimination into the research process. Tentative theories can each be critically examined, the decisive point being how well a theory solves its original problem (*ibid.*).

The research presented here is concerned with theory testing and explanation. A fuller understanding of the causes of differing housing chances are being sought, as are the reasons why (if it is indeed the case) that housing need is concealed. However, in order to be able to explain fully, it is also necessary to understand and describe adequately. Thus it was necessary to understand if and how the housing chances of the various groups within Cornwall differ, before any explanatory factors could be tested. Also, it was unclear whether or not household structures did conceal housing need and so this required testing on a larger sample. In order to understand this adequately it was also essential to find out about the nature of that housing need. As Blaikie argues,

“While there is a tendency to underestimate the importance and difficulty of exploration and description, and to see explanation as the pinnacle of scientific achievement, without an adequate grasp of the regularities that exist, there is nothing to be understood or explained, except, perhaps, a figment of the researcher's imagination” (1993:203-4).

Additionally, as Chapter Three suggests, there may be many possible explanations for ‘absorbed’ housing need, and therefore all possible explanations were considered.

As discussed above, explanatory research generally adopts methods appropriate to this, i.e. methods that are standardised and that generate quantifiable data. In contrast broadly interpretivist positions that deny any influence of social structure upon individual action adopt research methods which aim to understand the processes of interpretation involved in social action, i.e. qualitative methods such as participant observation and in-depth interviewing. However, the relationship between methodology and method may not be as straightforward as this suggests.

Bryman (1988) argues that this correspondence between epistemological position and research method is based upon false assumptions about the potential uses of different research methods. He argues that

“Methods are probably much more autonomous than many commentators (particularly those who espouse the epistemological versions of the debate) acknowledge. They can be used in a variety of contexts with an assortment of purposes in mind” (1988:125).

Hammersley and Atkinson (1983) point out that theory testing is a part of ethnographic research and Bryman (1988) argues that participant observation is capable of generating an understanding of cause and effect. Peoples’ interpretations of events and reasons for their actions are often sought through surveys and interview questionnaires (Marsh, 1982). Thus the necessary correspondence between epistemology and method can be seen as fallacious.

However, despite this, each method has its own limitations. Research using qualitative interviewing may well generate rich, detailed data, but generally speaking sample sizes will



be too small to enable such data to be generalised from. Likewise, data generated from a questionnaire may well be strong on external validity, but may be weak on internal validity.

It is possible to argue that in light of this, the aims of the research itself should dictate the choice of methods. Research may be variously exploratory, descriptive or explanatory and each type will require methods appropriate to the research aims and, perhaps, the scale of the research. Thus, surveys may be more appropriate for exploring patterns and potential explanatory variables, whereas participant observation, or qualitative interviewing, may generate more of an understanding of process, or the innate qualities of social phenomena. By adopting such a pragmatic approach, the strengths of particular methods can be matched to the type of data the research aims dictate it is necessary to gather. Moreover, the practical constraints imposed upon researchers and research often prohibits the use of the 'ideal' methods. How the particular methods were chosen in this project will be discussed more fully below when examining what the particular methods aimed to explore. Firstly it is necessary to examine the hypotheses that were developed for testing.

### **4.3 THE RESEARCH HYPOTHESES**

A number of specific hypotheses were developed from these general aims:

1 Household structures in the households of long-term residents of Cornwall differ from recent in-migrants.

1a Long-term residents are over-represented in complex-type households.

1b Housing structures of long-term residents conceal housing need.

2 The housing chances of long-term residents are not as good as those of more recent in-migrants.

2a Long-term residents do not have the same degree of access to the housing market in Cornwall as recent in-migrants.

2b Familial assistance with housing is more prevalent among long-term residents.

In order to test these hypotheses, data needed to be generated that was generalisable to the whole of the population of Cornwall, and which would allow for comparison between sub-groups within the population. However, as discussed above, the research also aimed to explore firstly the various factors which, if housing chances do differ amongst the groups, might contribute to these differing chances. Secondly, if household structures do conceal housing need, the nature of that housing need, why housing need is 'concealed', and how this is related to length of residence in Cornwall. Furthermore, how families assist each other also clearly required investigation. The methods chosen to do this are discussed below.

#### **4.4 THE RESEARCH STRATEGY**

The overall research strategy could be described as a multi-method approach (Layder, 1993). This approach was adopted in order to utilise methods appropriate to the various aims of the research. In order to explain this approach more fully it is useful to examine how each method was chosen at each stage of the research and how this related to the type of data which was being collected. Overall a multi-method approach aims to achieve a more holistic picture of the research problem by approaching it from different angles. As Layder argues,



“..different research strategies (methodological or analytic) ‘cut into’ the data from different angles to reveal a variety of ‘slices’ of the research site. Thus, the accumulation of perspectives will add to the picture that was originally revealed. The truth or accuracy of that picture will be filled out, elaborated on, contoured, textured and so on. It is not that the original picture was fundamentally wrong, but rather it was partial and thus not the whole truth” (1993:123).

From a initial pilot study (Buck *et al.*, 1993) which revealed an essentially ‘micro’ picture of the resolution of housing problems in a small number of households, the current research aims to build a ‘macro’ picture which can represent the whole of Cornwall. This rounded picture will include both an overall picture of housing need and household structure and an idea of process and individual activity, i.e. why the picture is the way it is. This differs from the use of varying methods for the purposes of triangulation (Denzin, 1989). Triangulating involves using combined methods to act as a check on the validity of research findings. For instance, a survey may be combined with a series of interviews, and the results of each compared. The key point is that the each method investigates the same aspect of the issue/problem being researched. The research here used more than one method in order to research different aspects of the same problem. The choice of different methods was made in order to fit the best method available to the aim of the particular part of the research.

Thus the research started with a series of exploratory interviews aiming to consolidate, and elaborate upon, the findings of the pilot study (Buck *et al.*, 1993). These took the form of ‘housing history’ interviews with people who had lived in Cornwall for all or at least most of their lives. The use of interviews as a method of exploration at the start of a research project is well established. It is recognised that “non-standardised interviews are valuable strategies for discovery” (Fielding, 1993:137). In this case, however, the pilot study had already set the conceptual parameters within which a larger scale study could be set, but further exploration was useful. In addition the interviews were intended to be a way of



familiarising the researcher with both conducting interviews and with the area of the research itself.

The research aims dictated that data be collected that would be comparable between groups, generalisable to the whole of the population, that would also uncover how housing need was resolved and give an indication of the process linking the explanatory variables. Initially it was felt that semi-structured interviews would capture all of these angles. Semi-structured interviews contain enough structure to make comparisons between groups, but are also flexible enough to cater for individual histories (May, 1993). The size of the sample could potentially have been large enough to generalise to the whole of the population, although it was recognised that this would have been both time consuming and costly. However, one factor essentially precluded the use of semi-structured interviews; i.e. identification of the length of residence sub-groups within the general population.

A sampling frame that would include information on the length of residence in Cornwall of an individual or household could not be found. In order to overcome this problem, the sample had to be selected on a random basis, and needed to be large enough to generate representative proportions of the sub-groups without having to identify them prior to data collection. The use of semi-structured interviews to do this with such a large sample would have been prohibitively time-consuming and costly. The only practical way to gather a sufficiently large sample was to use a postal questionnaire.

The advantages of the survey method have been well documented in the literature surrounding social research methods. Generally acknowledged as being a cheap and



effective method of collecting data over large or dispersed geographical areas, it can be argued that

"survey research is probably the best method available to the social scientist interested in collecting original data for describing a population too large to observe directly" (Babbie, 1992:262).

In this case, since the population in question were the inhabitants of a county, a postal survey appeared a cost-effective way of collecting a large amount of data.

Furthermore, the use of a questionnaire enabled data to be generated on the socio-economic characteristics of the respondent, household structure, housing need, housing circumstances and length of residence (LOR) in Cornwall. This allowed for a structured analysis of differences between the LOR cohorts in terms of housing circumstances and housing need, and also of the relationship between the dependent and independent variables. Therefore using a questionnaire enabled data to be generated of a descriptive nature, thereby giving a 'picture' of household structure and housing need. It was also possible to use the data gathered to explore associations between variables, thus providing a level of explanation. Marsh points out that while surveys cannot prove conclusively a causal relationship, they can certainly "provide evidence for and against different causal models" (1982:97). Including potential independent variables on the questionnaire allowed multivariate analysis to be carried out, thereby identifying potential sources of variations between the groups.

It is widely recognised that a significant disadvantage of using a postal survey is the low response rate. Postal questionnaires often do not achieve a response rate of fifty per cent. (Hoinville and Jowell, 1987). Careful design of the questionnaire and a clear covering letter which explains the purpose of the research, guaranteeing anonymity and containing

clear instructions to the respondent, can help overcome this problem. Moreover, the length and structure of the questionnaire should not deter the respondent from completing it. In addition, the use of a financial incentive is increasingly recognised as a valid method of securing a higher response rate. In this survey these strategies were employed to encourage respondents to complete the questionnaire. The covering letter was designed to engage the interest of the respondent and the return of the questionnaire entered the respondent into a competition for a small monetary prize. Reminders were issued approximately three weeks after the initial questionnaire was sent out.

Arguably, while a well designed questionnaire will generate reliable data with a high level of external validity, the data generally lack internal validity (Bryman, 1988). Postal surveys are generally aimed at collecting data from a large amount of respondents, which necessitates the use of a high proportion of closed questions in order to make the coding of large samples feasible. This may force respondents to make 'artificial' choices and again brings into question the validity of the findings (*ibid.*). However, much of the data that were required for this survey were of a factual nature concerning the respondents' housing and personal situations and as such would not require the respondents to make such choices. Indeed, many questions demanded a 'numerical' rather than an 'opinion' answer. Those questions which asked for more subjective responses were supplemented with open ended questions which allowed the respondent to expand upon the area, such as questions surrounding housing need, in an attempt to improve upon internal validity.

One drawback of using a structured questionnaire for the collection of the bulk of the data for this research is that while the data gathered may go some way towards understanding the possible antecedents of housing need and household structure, this explanation will be



limited to a set of independent variables. There will be little understanding of the way that the dependent and independent variables are connected, although to some extent multi-variate analysis will offer some insight. Referring to the arguments surrounding the qualitative versus quantitative debate in the social sciences, Bryman states that

"While both styles of research examine connections between variables, the proponents of qualitative research argue that quantitative research rarely examines that processes which link them. They also charge that the 'independent' and 'dependent' variables fail to take into account the flow of events in which these variables are located" (1988:101).

These considerations would suggest that an understanding of process is required to understand the relationship between the potential explanatory variables. Participant observation is generally considered to be the most effective way of understanding process. (Bryman, 1988). However, in the context of this research, the processes under investigation had already occurred. It was therefore necessary to start with the end result, i.e. the findings of the questionnaire, and work backwards to uncover the mechanisms which produced these outcomes. A way of achieving this was through a series of qualitative housing history interviews with a small proportion of respondents from the postal survey. This comprised the final stage of the research.

Furthermore, an understanding of process was also required in the ways in which housing need was resolved. The questionnaire took a 'snapshot' of the housing circumstances and housing need, but did not allow for an understanding of if, and the ways in which, this housing need was resolved and the role of families in this process.

It was intended that unstructured interviews would contextualise the 'explanatory variables' generated by the analysis of the survey data, and lead to a fuller understanding of the causal process and the relationship between the various explanatory factors.

Furthermore this would allow for an understanding of how housing need was resolved, and of familial assistance with housing, which could not be achieved via the questionnaire without it becoming unnecessarily complicated.

The use of interviews to report on events that had already occurred, however, is not without its problems. Questioning respondents about events which occurred up to twenty years ago may encounter problems of recall. It is not easy to overcome this problem and one defence must be that 'there is no alternative'. Despite this, events such as moving house, migration and employment changes are all significant life events. As such, it was hoped that these would not present too many problems of recall.

#### **4.4.1 Design of the research tools**

Some terms clearly required definition before indicators could be developed that would successfully measure them. As De Vaus states,

"When developing indicators for concepts, the task is not to find indicators which match some concept which has a set definition. It is up to us to first define what we mean by the concept and then develop indicators for the concept *as it has been defined*" (1991:48, original italics).

How the key terms were defined and indicators developed in the construction of the research tools were as follows.

1 Household: For the purposes of this research it was decided that the respondent should define 'household' themselves. Using the definition of 'household' employed by the census was considered, but rejected as it required too many questions to be asked and would make the questionnaire unnecessarily long. As details were required of who was in the household, as well as how many people, it was decided that respondents' definitions of



household would be appropriate as one could act as a check upon the other to ensure the respondent gave a consistent answer.

2 Recent in-migrants and 'Cornish' respondents: As the main focus of this research was a comparison between these two groups, how they were defined and measured was crucial.

For the purposes of the pilot study, a person was considered Cornish if,

"They were born in Cornwall and had lived there most of their lives, at least one parent was born in Cornwall and they had lived most of their life in Cornwall, or if either of these conditions were obtained but they had migrated from Cornwall to return later" (Buck *et al.*, 1993:23).

This definition presented a number of problems. The first was one of complexity given the requirement that data be collected that would be generalisable to the whole of the population. Employing such a definition would have thus required several questions to be asked just to determine whether the respondent was indeed 'Cornish'. This may have resulted in an inappropriately long questionnaire. Moreover the term 'Cornish' has much subjective connotations, in terms of a Cornish identity.<sup>1</sup>

To define themselves as 'Cornish' is very important to a great many people in Cornwall. People who were born in Cornwall and have lived there all of their lives may well label themselves as 'Cornish'. Likewise, people who have lived in Cornwall for a number of years may also feel themselves to be 'Cornish'. To others, however, the latter may not be objectively considered 'Cornish'. It was not the intention of this research to impose definitions upon people. However, for the purposes of comparison it was necessary to have an objective measure of how long a respondent had lived in Cornwall as it is the

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<sup>1</sup> See Chapter Three for a discussion of Cornish identity.

consequences of this which are of interest to this research in terms of explaining differing housing chances and levels of housing need.

In addition to the direct comparison being made between recent in-migrants and 'long-term residents', an understanding of the antecedents to any differences was also required. One way of achieving this was to measure length of residence in ten year age bands, as opposed to dividing people into two groups. The latter approach had a significant disadvantage as it creates the problem of defining the boundaries between the two groups. When does someone stop being a recent in-migrant and become a long-term resident? This could be avoided by grouping people into four 'length of residence' (LOR) cohorts. Furthermore it allows for a more subtle understanding of migration, housing and family differences between the cohorts.

3 Housing need: The analysis of LS census data in the pilot study indicated that long-term residents may be over-represented in complex-type households. This pointed to the existence of 'hidden homelessness' within existing household structures. In order to uncover this it was necessary to develop a measure of 'housing need' that would be able to capture this, as well as other forms of housing need. Defining any 'need' can be problematic. There is a wealth of material that has been written about the nature of need. The discussion essentially revolves around whether needs should be defined subjectively or objectively, and if they should be relative or absolute (as with poverty; see for example Townsend, 1979). Housing need could be defined subjectively or objectively. Felt housing need might differ radically from, for example, a definition which allows entry onto a local authority's housing register. For instance, young single people are not accepted onto the homeless register, yet their 'need' to leave the parental home may be great. It is for this



reason that those seeking somewhere to live were considered to be in housing need. This form of need may not concur with official definitions, but had meaning within the parameters of this study. Moreover, it had to be considered that some people whose immediate housing needs might already have been met within the existing household structure may still wish to live independently.

Thus, two measures of housing need were developed: firstly, if people were seeking alternative accommodation, and secondly, if they would prefer to live separately but were unable to do so for any reason. The reasons why any member of the household was seeking alternative accommodation were also requested, as was the reason why any member of the household was unable to live separately if they had expressed a wish to do so. Questions were also asked about the type and tenure of the accommodation being sought in order to discover the nature of the need.

4 Housing chances<sup>2</sup>; These are not straightforward. However, a simple definition might be 'how well people do in their housing careers'. Thus, indicators might be current housing circumstances; tenure; overcrowding; if they have any expressed housing need, and if so, the likelihood of that need being met and by what means. Other factors could be their chances of inheritance. Access to the private sector is very much dependent on economic means, therefore economic status is an important indicator of housing chances. Occupational class was used as a measure of economic status. This was for two main reasons. Firstly, it was intended that occupational class would be measured in the same way as that used in the 1991 Census. The OPCS (1990) "Standard Occupational

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<sup>2</sup> 'Housing chances' is an extension of the sociological concept of 'life chances' and was first coined by Williams (1993). Chapter Two discusses the implications of unequal housing chances.

Classification” manual provides a table listing all occupations and allocating them to a class location in the registrar general’s social class scheme. Using this ensured comparability with census data and a relatively easy coding scheme. Furthermore, these locations are devised not only according to type of employment, but also to the level of responsibility. This hopefully allows for differing levels of pay according to the level at which the job is held by an individual (Crompton, 1993).

Nonetheless, the Registrar General’s class scheme is conceptualised in terms of employment status rather than remuneration level. As such, it is not ideal as a measure of economic status. However, generally speaking (with the exception of groups ‘IIN’ and ‘IIM’) the groups are roughly hierarchical in terms of pay levels.

Data relating to the first hypothesis about the structure of the household, the presence of any housing need and the current housing circumstances of the respondents (such as tenure, household size and the condition of the property) were collected using the questionnaire. Details about employment status and social class were also collected as these were taken to be indicators of housing chances. In addition, information was collected about the household's length of residence in Cornwall, their previous place of residence if they had been in Cornwall less than ten years, and general 'facesheet' information about the respondent, such as age and marital status. These were considered to be important in order to take into account 'life-cycle' factors when assessing housing chances.

As this was a postal questionnaire the length was kept as short as possible in order that its size would not deter people from completing it. As Courteney points out, "the flow, structure and length of the questionnaire should keep the respondent's interest" (1978:29).



Questions were kept short and straightforward, and followed the various guidelines regarding wording (see for example Oppenheim, 1992). The questionnaire was piloted on ten people living in Cornwall. These were contacted through students originating from Cornwall and through family and friends. Minor problems with the questionnaire which were revealed were subsequently rectified.

The questionnaire was sent out to the 1500 respondents along with a pre-paid envelope and a covering letter (see Appendix One). In order to obtain as many responses as possible, a small incentive in the form of a prize draw was used. Reminders were sent out three weeks after the initial questionnaire, comprising a new questionnaire, reminder letter and another pre-paid envelope. All respondents who completed the questionnaire were later sent a letter thanking them for their assistance.

#### **4.4.2 The Survey Sample**

The nature of the research aims dictated that quantifiable data be collected that would provide a 'snapshot' of the housing circumstances of the different cohorts at a particular time, thereby enhancing the ability to make comparisons. Robson states that

"The value of this kind of 'snap shot' approach depends crucially on choosing a representative, non biased sample. This is usually large in size to ensure that through statistical means we have a high degree of confidence as to the state of affairs in the population" (1993:49).

These two initial requirements, the ability to generalise from the findings and the comparative element, seemed to suggest that a random approach would be appropriate as a method of selecting the sample. This would resolve the problem of isolating the different cohorts, as mentioned earlier, and ensure that the sample was drawn on a probability basis thereby enhancing external validity (Bryman and Cramer, 1990).

The most comprehensive sampling frames of individuals available for Cornwall are the electoral rolls. However, conducting a random sample entirely from electoral rolls presents problems of both time and cost. Thus it was decided to use a multi-stage random sample. Fourteen county council electoral wards were selected from the Census county monitor using random number tables. Within these wards, 1500 respondents were selected randomly, using the electoral rolls as the sampling frame. Thus each ward had an equal chance of being selected, and each elector within those wards also had an equal chance of being selected.

Bryman and Cramer (1990) suggest that when the population is geographically dispersed (as it was in this case) then a "multi-stage cluster sample is a probability sampling procedure that allows such geographically dispersed populations to be adequately covered, while simultaneously saving interviewer time and travel costs" (1990:102). In this instance time and travel costs were not the issues, but instead access to electoral registers and time available in which to select the sample.

It is recognised that the use of a multi-stage method of sampling achieves these benefits at the expense of a degree of accuracy. However, the degree of accuracy lost can only really be assessed once the data is collected. In this case, the data were compared with the data collected for Cornwall in the 1991 census in order to gauge their validity. The results of this are described below. Ideally an analysis of non-response would have been conducted. However, the sampling frame did not provide the information necessary to identify any relevant characteristics of those who did not reply. It was therefore decided that the comparison of the data with Census data would suffice in order to highlight any problems with the data set.



#### **4.4.3 The Aim of the Interviews**

The interview schedules were individually constructed for each respondent, although the areas covered were analogous. The respondent's questionnaire was used as the basis for determining the questions that would be asked. Data collected via the questionnaire were checked at the beginning of each interview. Background information was sought from each respondent regarding their motives for moving to Cornwall (from in-migrants), their housing history starting from when they had first lived independently, and the structure of their household. In addition, any housing need that was expressed was explored, as was its resolution if this had occurred. The age of the respondent's property was asked, and further details were taken about its state of repair. Any assistance given or received by the respondent when seeking housing or overcoming problems was explored, as was their likelihood of inheritance. How they had obtained their housing throughout their housing careers formed part of the housing history, in order to pursue the notion of 'alternative strategies'.

It was intended that this information would allow for a fuller understanding of the processes through which any differences among the sub-groups came into being and also yield a more qualitative understanding of differences in their housing circumstances. Furthermore, any familial assistance during the course of the housing careers could be uncovered, as could methods of overcoming housing difficulties.

#### **4.4.4 The Interview Sample**

The interview sample was selected on a non-probability basis from the survey respondents. The sample was stratified according to two key characteristics: length of residence in Cornwall and housing tenure. Length of residence was the main characteristic as this was

essential in order for comparisons to be made with the survey data, and as identifying differences between these groups was one of the key aims of the research. Tenure was also of interest as the survey data had suggested that tenure was associated with both housing need and differing housing conditions.

In the first instance, the sample was purposively drawn from respondents who had expressed some form of housing need. Recruitment of respondents was in three waves until the required sample size of twenty had been reached. In the second and third wave it was not always possible to select respondents who were in housing need. Hence, in the final sample twelve out of twenty respondents had expressed some form of housing need. As the interviews were intended to uncover the mechanisms which gave rise to the general picture generated from the survey, the inclusion of those without any apparent housing difficulties, as well as those in housing need, was important.

To some extent the size of the sample of those expressing housing need imposed some limitations on the research. While it was not possible to discover very much about familial assistance with the resolution of housing need in the context of the housing 'crisis', it was possible to examine familial assistance with housing generally in the whole of the sample.

The final sample cannot claim to be representative of the population, even according to the characteristics it was stratified by. The stratification was intended to allow for comparisons between the groups, rather than to generate representative proportions of the categories. In a sense the lack of representativeness of the sample is not detrimental to the research as the interviews were there to generate an understanding of how the associations found in the survey fitted together, and to give a more qualitative understanding of the



differences between the groups. Generalisations are not being made from them except where the results clearly resonate with the findings of other studies.

#### **4.4.5 Analysis**

The survey data were analysed using SPSS-PC. The analysis comprised two main forms, that which aimed to generate descriptive data, and that aimed at generating potentially explanatory data. Frequency tables were created for the descriptive data, with some contingency tables being used when more detailed description was appropriate. Relationships between variables were explored with the use of contingency tables and the chi-square statistic. Partial and spurious relationships were also explored in this way (Rosenberg, 1968). Stepwise multiple regression was attempted, but generated results which appeared inconsistent with the rest of the findings. This was accounted for by the small size of the sub-groups within the sample and the use of multiple regression was abandoned.

#### **4.4.6 Analysis of the interviews**

The analysis of the interviews took what could be described as a 'temporal' as well as a 'category' form. While certain themes were selected from each of the transcripts, such as 'familial assistance', in the main the aim was to synthesise a skeleton of a housing history from each. For in-migrants, therefore, the way in which housing status changed on moving to Cornwall was analysed, and the ways in which any subsequent changes linked in with changes in economic fortunes.

## 4.5 DATA VALIDATION

The data were compared with the 1991 Census data wherever possible in order to assess their validity. The overall response rate of 58.5 % was adequate and when the distributions of key characteristics in the sample were compared with census data the match was generally good. Overall, when the differences between the sample characteristics and census statistics were averaged, the sample accorded with the census statistics to within 2.1%.<sup>3</sup> However, there were some areas that were 'above average' which could present some problems. Firstly, the sample contained nearly 10% more married couples than the census figure, and nearly 4% less young people aged 18-24. It was slightly disappointing that young people were under-represented. Where this might affect the analysis and interpretation of the results has been pointed out in the next chapter. Chapter Five examines the results generated by the survey data.

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<sup>3</sup> Appendix Two contains tables showing a breakdown of this.



## **Chapter Five**

### **HOUSING, LENGTH OF RESIDENCE AND HOUSING NEED**

#### **5.1 INTRODUCTION**

The data presented below were generated via the postal survey. The first section of the chapter examines the socio-economic characteristics of the 'length of residence' (LOR) cohorts and the region of origin of those migrants who have lived in Cornwall for less than ten years. Any socio-economic differences which may explain varying housing circumstances among the cohorts are examined. Housing circumstances are examined in the second section of the chapter. These two sections provide evidence for or against the second hypothesis, which stated that the housing chances of long-term residents are not as good as more recent in-migrants. Moreover, an examination of independent variables should offer some explanation of why any differences occur.

The third section of the chapter examines the household structures of the LOR cohorts. If and why these household structures vary is explored. The first hypothesis which stated that the household structures in the households of long-term residents and more recent in-migrants differ, can therefore be assessed. The final section of the chapter explores whether or not household structures conceal housing need. A full exploration of the nature of housing need in Cornwall is given and compared with evidence generated from Penwith District Council's Housing Needs Survey where possible.

The final section of the chapter, therefore, provides evidence of not only whether or not household structures conceal housing need but through a full exploration of the nature of

housing need, and the independent variables which go some way to explaining the antecedents of household structure, elucidate the nature of the relationship between housing need and household structure. The exploration of housing need also enables the impact of the housing ‘crisis’ on the different LOR cohorts to be assessed, which will contribute to an understanding of the LOR cohorts’ housing chances.

## 5.2 THE LENGTH OF RESIDENCE COHORTS

Firstly it is important to examine the distribution of the different LOR cohorts within the sample.

**Table 2.1 Length of residence in Cornwall**

Length of residence in Cornwall	Frequency	Percent.
Up to ten years	201	22.9
11-20 years	148	16.9
21 years or over	184	21.0
all of life	343	39.2

n= 876 missing = 1

Quite a significant proportion of the sample were found to be relatively recent in-migrants (less than 10 years of residence). There was no way of knowing from the data whether or not those that have lived in Cornwall over 21 years but not all of their lives, were actually born or brought up in Cornwall, have left the area and have subsequently returned, or whether they have in fact migrated into Cornwall over 21 years ago from elsewhere. However, these categories do allow a degree of comparison to be made. Table 2.2 below



shows the breakdown of the different LOR cohorts according to the age of the respondents.<sup>1</sup>

**Table 2.2 Age and length of residence of respondents**

<i>Row %</i>				
<i>χ<sup>2</sup> residual</i>	up to ten years	11-20 years	21 years and over	all of life
18-24	9.5	33.3	4.8	52.4
	-3.0	3.5	-3.6	3.1
25-44	34.4	17.0	14.5	34.0
	30.1	0.9	-21.4	-9.6
45-64	18.0	17.3	28.1	36.6
	-17.0	1.8	17.7	-2.5
65+	19.0	13.7	25.6	41.7
	-10.1	-6.2	7.3	9.0

n=809 missing = 0

Some variations are inevitable. In the '18-24 years' cohort the age of the respondents means that the numbers in '21 years or over' LOR category will be very small. The chi-square residuals indicated that the '18-24 years' age category was over-represented in the '11-20 years' LOR category, suggesting that a significant proportion of this group are the children of in-migrants. A significant proportion of the '25-44 years' age group have moved into Cornwall in the last ten years. Likewise, the '45-64 years' age group were over-represented in the '21 years and over' LOR category, suggesting that they migrated to Cornwall as young people. Crosstabulations and chi-square analysis indicated that these

<sup>1</sup> Only householders selected in order to compare those who have established independent accommodation.

variations are statistically significant (chi-square statistic = 45.48533, p=0.00001). This would suggest that a significant proportion of in-migrants are still of an age where they are likely to be economically active. This echoes the findings of Williams *et al.* who found that 75% of in-migrants households were headed by a person of working age (1995:48). However, it was not possible to ascertain from the data whether these are first or second generation migrants.

### 5.2.1 Where do they come from?

The previous place of residence of in-migrants of less than ten years was asked. Table 2.3 shows this by standard region.

**Table 2.3 Standard region of origin of in-migrants (less than ten years)**

Standard Region of Origin	Frequency	% of those migrating in previous ten years
South West	52	27.2
South East	81	42.4
North West	3	1.6
North East	2	1.1
East Midlands	12	6.3
West Midlands	12	6.3
East Anglia	1	0.5
Yorkshire and Humber	5	2.6
Wales	10	5.2
Scotland	4	2.1
Overseas	9	4.7

n=191



By far the largest two groups are those from the South East (42.4%) and short-distance migrants from neighbouring South West counties (27.2%). When this was broken down to county of origin, those from the South East were moderately well spread between the different counties, although the largest single group was from the Greater London area (9.4% of total sample). Half of those from the South West, however, have migrated from Devon (13.5% of total sample). This could be accounted for by short distance 'commuter' migration from Plymouth. These figures accord well with the analysis of the census Longitudinal Sample (LS) of in-migrants who were enumerated out of Cornwall in 1981 but in Cornwall in 1991. 43.5% of these were from the South East and 25.2% from the South West (Williams *et al.*, 1995:32). The proportions among the smaller groups vary slightly, but this is likely to be attributable to the smaller numbers in the research presented here.<sup>2</sup> Similar proportions were found by Perry *et al.* (1986) in a survey conducted in 1983. 42% of Perry *et al.*'s sample were from the South East and 22% from the rest of the South West. This points to a degree of consistency, at least in the last ten years, in the relative proportions migrating from elsewhere in England.

The large number of in-migrants originating from the South East fits well with Fielding's (1992) suggestion that the South East is an 'escalator' region for social mobility, with people stepping off the escalator later in their careers and migrating elsewhere. If this is indeed the case it would be expected that those originating from the South East should, in the main, be 'middle class'. Crosstabulating occupational class with region of origin of migrants resident in Cornwall for up to ten years didn't substantiate this ( $p > 0.05$ ). In-migrants from the South East were distributed evenly across the socio-economic groups. This sub-group, however, comprised only 192 cases and in-migrants from the South East

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<sup>2</sup> See Chapter One.



numbered only 81 cases. This may have been too small a group to reflect any general trends. It is also important to remember that the occupational class of the migrant before moving to Cornwall is not known.

### 5.2.2 Economic Status of the Length of Residence Cohorts

**Table 2.4 Occupational class by length of residence in Cornwall**

<i>Row %</i>						
<i>χ<sup>2</sup> residual</i>	I	II	IIIN	IIIM	IV	V
Up to ten years	6.1 2.8	46.5 19.8	17.2 0.1	12.1 -10.0	11.1 -10.8	7.1 -1.8
11-20 years	4.7 1.2	29.4 2.5	22.4 4.5	21.2 -0.9	15.3 -5.7	7.1 -1.6
21 years +	2.4 -0.7	19.3 -6.0	18.1 0.8	27.7 4.5	21.7 -0.3	10.8 1.6
all of life	1.3 -3.2	16.3 -16.3	13.8 -5.4	26.3 6.4	32.5 16.8	10.0 1.8

n=427

Table 2.4 above shows the distribution of occupational class amongst all the LOR cohorts. A chi-square test produced a statistically significant association between length of residence in Cornwall and occupational class (chi-square statistic = 53.92773  $p \leq 0.0001$ ).<sup>3</sup> Those respondents who have moved into Cornwall in the last ten years were over-represented in the 'I' and 'II' classification. Those who have lived in Cornwall between

<sup>3</sup> This sub-sample includes only the economically active.



'11 and 20 years' were over-represented in the 'II' and 'IIIN' categories. Conversely, respondents who have lived in Cornwall all of their lives were under-represented in those classifications, and over-represented in 'IIIM' and 'IV' groups. Therefore those moving into Cornwall in the last twenty years were found to be more likely to be in managerial or white collar occupations, whereas people who have lived in Cornwall all their lives were more likely to be in manual occupations. This reflects the findings of other studies (Perry *et al.*, 1988; Williams *et al.*, 1995).

Williams *et al.* (1995) found that a large proportion of migrants to Cornwall between 1981 and 1991 were in social classes I or II, 32.7% compared with 24.2% in the long-term population (*ibid*:46). A very similar pattern was found between 1971 and 1981. Thus in-migrants to Cornwall in the last ten years appear to be over-represented in occupational classes I and II, although this over-representation does not appear to be attributable to any one region of origin. The distribution of economic activity amongst in-migrants and long-term residents however, was remarkably similar (table 2.5). There was no statistical evidence of any association between the economic activity of a respondent and their length of residence in Cornwall. The differences appear to be related to occupational class rather than economic activity. It is worth remembering that although 'white collar' occupations are over-represented amongst in-migrants of less than twenty years, there are still a substantial number of in-migrants who are in manual occupations or who are retired. Migration into Cornwall is not exclusively a 'middle class' phenomenon.

**Table 2.5 Economic activity by length of residence in Cornwall**

<i>Row %</i>				
<i>χ<sup>2</sup> residual</i>	Up to ten years	11-20 years	21 years or over	all of life
Employed full time	22.4 -1.7	18.3 3.5	17.5 -8.9	41.9 7.0
Employed part-time	21.6 -1.4	25.8 8.6	17.5 -3.5	35.1 -3.8
Self employed employing others	19.4 -1.1	22.6 1.8	29.0 2.5	29.0 -3.1
Self employed not emp. others	30.6 4.7	14.5 -1.5	24.2 1.9	30.6 -5.2
Unemployed	30.8 3.0	15.4 -0.6	23.1 0.8	30.8 -3.2
Full time education	15.4 -1.0	30.8 1.8	7.7 -1.7	46.2 0.9
Long term sick/disabled	31.4 2.9	11.4 -1.9	11.4 -3.4	45.7 2.4
Retired	19.2 -10.2	13.8 -8.0	26.4 13.9	40.6 4.2
Looking after home/family	28.4 4.7	12.5 -3.8	19.3 -1.6	39.8 0.7

n=872 missing = 5



Nonetheless, the occupational class differences amongst the LOR cohorts are worthy of note as they have implications for any subsequent associations between dependent variables and LOR. Over half (52.6%) of the ‘up to ten years’ LOR cohort fall into occupational class ‘I’ or ‘II’, whereas nearly three quarters (68.8%) of the ‘all of life’ cohort are manual workers (IIIM, IV and V). Significantly, the longer spent in Cornwall seems to be related to proportion of respondents in manual occupations. This is shown in table 2.6 below.

**Table 2.6 Proportions of LOR cohorts in manual occupations**

Length of residence in Cornwall	Proportion of cohort in manual occupation (out of those allocated a class position).
Up to ten years	30.3%
11-20 years	43.6%
21 years +	60.2%
all of life	68.8%

n=427

This is interesting as it may suggest a change over time in the class position of those who move into Cornwall. Alternatively, it may have been that more ‘working class’ people used to migrate to Cornwall, or, it may be related to the different age structures of the LOR cohorts. Older people may be more likely to have traditional skills and are therefore more likely to remain in working class occupations.

To summarise so far. The two biggest groups of in-migrants come from the South East and neighbouring counties in the South West. While the large proportion of in-migrants from the South East fits well with Fielding’s suggestion that people ‘step off’ the social mobility

escalator of the South East later in their careers and move elsewhere, the limited evidence here does not indicate that in-migrants from the South East are disproportionately middle class. Likewise, the evidence for the age structure of in-migrants suggests that they may in fact be younger people earlier in their careers rather than older people. It appears that migration into Cornwall is much more complex than just people stepping of the social mobility escalator.

The data indicated that in general in-migrants (of less than twenty years) to Cornwall are more likely to be in professional or intermediate socio-economic groups. This echoes other studies which have found that professional groups are more likely to migrate longer distances (Musgrove 1963, Champion 1996). These studies generally linked longer distance migration with career enhancement. Middle class groups were more likely to be transferred by organisations or were more likely to move to secure better employment. Thus spatial mobility has been linked to social mobility. As noted earlier, however, studies of migration into Cornwall have suggested that many people migrate for reasons other than purely economic ones (Perry *et al.*, 1986; Williams *et al.*, 1993). The interview data elaborate upon this (see Chapter Six).

Of most significance perhaps is the distinct occupational class differences that were found among the LOR cohorts. The composition of those migrants resident in Cornwall less than twenty years is biased towards professional and intermediate workers, whereas the composition of the '21 years and over' and 'all of life' cohort is biased towards non manual workers. This clearly has implications for the housing circumstances of the groups which are examined below.



## 5.3 TENURE AND HOUSING CONDITIONS

### 5.3.1 Tenure

Table 2.7 shows the tenure distribution of the sample. Overall, 75.5% of the sample were in owner occupied accommodation. This is higher than the for the rest of the United Kingdom which was 66.3% in 1991 (DoE, 1992), but reflects the comparatively higher levels of owner occupation in Cornwall found in the 1991 census of 74.3% (OPCS, 1993).

**Table 2.7 The tenure distribution of the sample**

Tenure	Frequency	Percent. of sample
Owned outright	282	32.2
Buying with mortgage	380	43.3
Rent LA/HA	146	16.6
Rent privately	68	7.8

n=876 missing = 1

Table 2.8 below shows the length of residence in Cornwall of the respondent according to their tenure. The residuals indicated that those respondents resident for less than twenty years were over-represented in the 'buying with mortgage' group and that those respondents resident in Cornwall all of their lives were over-represented in the social rented sector. This association is statistically significant (chi-square statistic = 47.68709,  $p=0.00001$ ). This may in part be accountable for by the residential conditions of access to social rented housing. Those residents who have lived in Cornwall all of their lives are more likely to be able to gain access to social rented housing. By definition, they have probably lived in local authority accommodation for a number of years and therefore to have moved into it when this sector was more easy to gain access to. Moreover, given the lack of options available in Cornwall other than buying property, it is hardly surprising that

those coming from outside of Cornwall in the last twenty years should be over-represented in this tenure.

**Table 2.8 Length of residence in Cornwall by tenure<sup>4</sup>**

<i>Column %</i>				
<i>χ<sup>2</sup> residual</i>	Up to ten years	11-20 years	21 years or over	All of life
Owned outright	28.1 -8.7	28.9 -5.1	38.0 9.6	34.0 4.1
Buying with mortgage	54.7 19.6	54.8 13.9	43.0 -2.7	34.3 -30.8
Rent privately	8.9 2.5	8.9 1.8	5.0 -4.5	7.6 0.2
Renting LA/HA	8.3 -13.4	7.4 -10.7	14.0 -2.4	24.1 26.6

n=809

It is important to consider life-cycle factors when looking at tenure differences. Crosstabulating by age group revealed considerable variations. These are shown in table 2.9 below. These associations were found to be statistically significant (chi-square statistic = 289.21231, p=0.00001). The '65 years plus' group was significantly over-represented in the 'owned outright' category. In the 'buying with mortgage' category it was the '25-44 years' age group which was over-represented. These variations make sense in terms of the owner occupied housing sector as the older age group are more likely to have finished repaying mortgages. The '65 years plus' age group was over-represented in the social

<sup>4</sup> Includes only householders.



rented sector, which is likely to be explained by the conditions of access to social rented housing outlined above. Likewise, the '18-24 years' age group was slightly over-represented in the privately rented sector. This again is possibly accounted for by the fact that this is a popular 'transitional' tenure for young people when first leaving the parental home.

**Table 2.9 Age of householder respondent by tenure**

<i>Col %</i>				
<i>χ<sup>2</sup> residual</i>	18-24 years	25-44 years	45-64 years	65 years +
Owned outright	0 -6.9	7.4 -71.0	37.6 14.7	62.6 63.1
Buying with mortgage	38.1 -1.3	68.1 66.5	48.8 12.7	7.6 -77.9
Rent privately	42.9 7.4	9.9 -6.7	5.1 -7.2	4.3 -6.9
Rent LA/HA	19.0 0.8	14.5 -2.2	8.5 -20.2	25.6 21.7

n=809

The best indication of any real differences in the tenure patterns amongst the LOR cohorts, therefore, is revealed by controlling for age. A note of caution is necessary as this breaks down the sample into relatively small numbers, especially for the '18-24 years' age cohort which comprised a very small proportion of the total sample. Indeed, this group is ignored as all the cells in the crosstabulation have expected frequencies of less than five. However, for the '25-44 years' age cohort some variations were apparent. Those resident in Cornwall

for less than ten years were over-represented in the 'buying with mortgage' group. In the '45-64 years' age group, most tenures were evenly represented amongst the LOR cohorts, with a couple of exceptions. Those resident in Cornwall all of their lives were over-represented in the social rented sector and the 'owned outright' group. For the '65 years and over' age group, those resident in Cornwall for up to ten years were slightly over-represented in the 'owned outright' category and those resident in Cornwall for all of their lives in the public rented sector. Most of these variations add weight to what was said above regarding life-cycle variations. Perhaps the most interesting variation was amongst the '25-44 years' age cohort of owner occupiers which clearly showed that those moving into Cornwall in the last ten years were more likely to get access to owner occupation than the long-term population in the same age group.

Given that in-migrants were found to be over-represented in occupational class groups I and II, it was considered that in part, this may also explain the association between LOR and tenure. Hence this was re-tested controlling for occupational class. Despite the small numbers the association between LOR and tenure disappeared in all the occupational class categories, indicating that economic differences do indeed account for tenure differences amongst the LOR cohorts. Interestingly, when only those not allocated a class position were selected (those who were not economically active), the relationship between tenure and LOR remained (chi-square = 36.28240, p=0.00004). Those resident in Cornwall for up to ten years were more likely to be in owner occupation and those resident in Cornwall all of their lives were more likely to be in the social rented sector. Thus, the tenure differences for those outside of the labour market are more marked. Again, as part of this group will be the retired, this is not surprising as any long-term elderly population is more likely to be in social rented housing and in-migrants in owner occupation.



The same crosstabulation was therefore repeated but excluding those over sixty-five. This left those economically inactive but not retired, although some early retirees were probably included. The association remained statistically significant (chi-square statistic = 18.60769,  $p = 0.02874$ ). The residuals indicated that those resident in Cornwall for all of their lives were still over-represented in the social rented sector. This would suggest that for those outside of the labour market, tenure differences between the groups are more marked than for those who are economically active. This is as might be expected given the conditions of access to the social rented sector as mentioned above.

Table 2.10 below shows the relationship between tenure and occupational class in the sample. A chi-square test did not produce a statistically significant association. However, this table only included those respondents who were householders and who were economically active. Those who are likely to be the most economically disadvantaged, such as lone parents, unemployed people and some retired people were excluded which clearly influenced the results. Nonetheless, this crosstabulation does reveal a number of things. Firstly, the numbers in the rented sectors are very small, signifying that a large proportion of the people in these sectors are in fact economically inactive. Secondly, the residuals indicated that within the 'buying with mortgage' group, socio-economic groups II and IIIN are slightly over-represented. Despite the expansion of owner occupation then, the data indicate that some groups are still more likely to gain access to owner occupation than others. This accords with the findings of other studies (see for example Forrest and Murie, 1995 and Morris and Winn, 1990). Indeed, the socio-economic group differences within the owner occupied sector may reflect a wide variety of types and quality of accommodation.

Moreover, although the table below does not reveal a direct association between tenure and occupational class in the sample, there was an over-representation of occupational classes 'II' and 'IIN' in the buying with mortgage category, and of 'IIIM' in the social rented sector. This partly reflects the class differences amongst the LOR cohorts and may well indicate that part of the tenure differences amongst the LOR cohorts are attributable to class differences.

**Table 2.10 Tenure and occupational class**

<i>Column % χ<sup>2</sup> residual</i>	I	II	IIN	IIIM	IV	V
Owned outright	14.3 -0.6	18.0 -0.3	14.9 -2.3	16.3 -1.7	18.7 0.3	31.4 4.6
Buying (mortgage)	64.3 -0.3	71.2 5.2	74.6 5.4	67.4 0.8	61.3 -3.9	45.7 -7.3
Rent privately	14.3 0.8	9.0 0.8	6.0 -1.5	3.5 -4.1	10.7 1.8	14.3 2.1
Rent LA/HA	7.1 0	1.8 -5.7	4.5 -1.7	12.8 5.0	9.3 1.8	8.6 0.6

n=388

Overall, there were clear differences in the tenure distributions of the LOR cohorts. While this may in part be accounted for by the conditions of access to the socially rented sector, it may also be associated with the difficulty of gaining access to anything other than owner occupation for those migrants moving into Cornwall in the last twenty years. However, in



terms of their economic positions, in-migrants in the last twenty years are likely to be economically ‘stronger’ than the other cohorts, and this does appear to account in part for the tenure differences between the LOR cohorts. Nonetheless, as mentioned above ‘owner occupation’ is a broad category and so it is worth examining further factors related to the housing circumstances and household composition of the LOR cohorts.

Tenure differences do not really give much of an indication of any variations in the quality of the accommodation occupied by the LOR cohorts. More of an insight into this can be gleaned by examining the respondent’s opinion on the condition of their accommodation and also the size of the accommodation.

### 5.3.2 Housing Conditions

**Table 2.11 Respondent’s opinion about the condition of their accommodation**

Condition of accommodation	Frequency	Percentage of sample
Good	661	75.8
Satisfactory	187	21.4
Poor	24	2.8

n=872 missing = 5

It can be seen from table 2.11 above that the overwhelming majority of the sample described their accommodation as being in ‘good’ condition. Table 2.12 examines the differences between the LOR sub-groups in terms of their opinion on the condition of their accommodation. There was no evidence of any statistical association between the two variables. However, those respondents resident in Cornwall all of their lives were slightly over-represented in the ‘satisfactory’ category.

**Table 2.12 Respondents' opinions about the condition of their accommodation by length of residence in Cornwall**

<i>Row %</i>			
<i>Chi-square residual.</i>	Good	Satisfactory	Poor
Up to ten years	78.0 4.4	7.5 -7.9	4.5 3.5
11-20 years	76.2 0.6	21.8 0.5	2.0 -1.0
21 years +	77.7 3.5	20.7 -1.5	1.6 -2.1
All of life	73.3 -8.5	24.0 8.9	2.6 -0.4

n=872 missing = 5

However when tenure was substituted for LOR some variations appeared. Table 2.13 below shows the respondent's opinion on the condition of their accommodation according to household tenure. Those respondents living in owner occupied housing were more likely to describe their accommodation as in good condition than those in privately rented or local authority/housing association accommodation. This was found to be statistically significant (chi-square =75.35877, p = 0.00001).



**Table 2.13 Respondents' opinions about the condition of accommodation by tenure.**

<i>Column %</i>			
<i>Chi-square residual</i>	Good	Satisfactory	Poor
Owned outright	36.7 24.6	21.7 -19.1	8.7 -5.5
Buying with mortgage	47.5 17.4	36.0 -15.2	34.8 -2.3
Rent privately	5.9 -10.0	11.4 6.8	21.7 3.3
Rent HA/LA	9.9 -32.0	30.9 27.5	34.8 4.5

n=872 missing = 5

Occupational class was also crosstabulated with the respondent's opinion on the condition of their accommodation (table 2.14). It was not possible to conduct a chi-square analysis using the complete number of class groupings as the number of cells with expected frequencies of under five was too high. The re-coded version of occupational class was used instead. Although this did not produce a chi-square statistic which was statistically significant, there was an over-representation of semi and unskilled respondents describing their accommodation as being 'satisfactory'.



**Table 2.14 Respondents' opinions about the condition of their accommodation by occupational class<sup>5</sup>**

<i>Row %</i>				
<i>χ<sup>2</sup> residual</i>	I/II	IIIN/IIIM	IV/V	Unclassified
Good	17.1	20.2	12.5	50.2
	9.7	7.6	-7.0	-10.3
Satisfactory	10.9	15.4	17.1	56.6
	-8.1	-6.2	6.1	8.2
Poor	8.7	13.0	17.4	60.9
	-1.6	-1.4	0.9	2.1

n=806

Overall, while there is some evidence to suggest that more recent in-migrants are more likely to enter into owner occupied accommodation, there is no way of knowing if this is simply a result of the lack of available alternatives. Data from the census LS indicate that those moving to Cornwall are more likely to be in owner occupation prior to moving to Cornwall (79.4% of those enumerated out of Cornwall in 1981 and in Cornwall in 1991 were in owner occupation in 1981 whilst outside of Cornwall). Given that house prices in Cornwall are still lower than many areas in the United Kingdom, the ability to purchase within Cornwall when moving from elsewhere is not surprising and would inevitably result in higher levels of owner occupation amongst recent incomers, especially as those in-migrants are more likely to be in 'middle class' occupations than the long term population. However, the data do indicate that the tenure differences amongst the LOR cohorts are associated with occupational class which suggests that access to owner occupation is

<sup>5</sup> Includes only householders.



related to the class position of the household or individual rather than directly related to the LOR in Cornwall.

Importantly, the evidence does suggest that there is a variation in the quality of the accommodation in the different sectors. If this is indeed the case, then the over-representation of the ‘all of their lives’ LOR cohort in the rented sectors will mean that this group is likely to have lower quality living conditions than the in-migrant groups. Examining the size of the accommodation and household structure should reveal more about the housing conditions.

### 5.3.3 Household size

The ‘smaller’ households containing between 1 and 5 people comprise the majority of the sample. Over half of the sample live in 1 or 2 person households (table 2.15).

**Table 2.15 Number of people in the household**

Number of people in household	Frequency	Percentage of sample
1 or 2	442	50.4
3 to 5	408	46.5
6 or more	27	3.1

n=877

In line with the high level of small households, table 2.16 shows that nearly half of the sample live in two or three bedroom properties (71.5%). It can be seen from table 2.17 that the majority of the sample live in a whole house or bungalow. However, the lack of shared households might be attributable to the difficulty of capturing such households in a survey.

**Table 2.16** Number of bedrooms in the household

Number of bedrooms	Frequency	% of sample
1	56	6.5
2	219	25.3
3	400	46.2
4	137	15.8
5	33	3.8
6	12	1.4
7	3	0.3
8	3	0.3
9	2	0.2

n=866 missing = 11

**Table 2.17** Number of bedrooms in household by LOR in Cornwall

<i>Row %</i>				
<i>χ<sup>2</sup> residual</i>	Up to ten years	11-20 years	21 years +	all of life
1-3	21.3	15.9	21.0	41.8
	-10.9	-7.0	0.2	17.7
4-5	30.6	19.4	20.0	30.0
	13.0	4.3	-1.7	-15.6
6 or more	16.1	25.8	25.8	32.3
	-2.1	2.8	1.5	-2.1

n=876 missing = 1

When length of residence in Cornwall was crosstabulated with the number of bedrooms in a household, a statistically significant association was produced (chi-square = 13.87300, p=0.03109). Households with 4-5 bedrooms tended to be over-represented in the first two



LOR cohorts and households with 1-3 bedrooms in the ‘all of life’ LOR cohort. Table 2.18 below shows a crosstabulation of number of bedrooms in the households with the class position of the respondent. Again, a statistically significant chi-square statistic was produced (chi-square = 31.01567, p=0.00003). It can be seen that a large proportion of respondents were not allocated a class position, and so the same crosstabulation was repeated by excluding the ‘unclassified’ column. The association remained (chi-square = 12.46157, p=0.01423). It appears that the number of bedrooms in a household is associated with both LOR and occupational class.

**Table 2.18** Number of bedrooms in the household by occupational class (recoded)

<i>Row %</i>				
<i>χ<sup>2</sup> residual</i>	I/II	IIIN/IIIM	IV/V	Unclassified
1-3	11.3	19.1	14.7	55.0
	-21.7	-0.3	-2.6	24.6
4-5	25.9	18.8	17.6	37.6
	19.4	-0.6	4.4	-23.2
6 or more	21.9	21.9	9.4	46.9
	2.4	0.9	-1.8	-1.4

n=877

In order to test for the independent effect of LOR, the crosstabulation between number of rooms and LOR was repeated, controlling for class.<sup>6</sup> The association disappeared in each of the four crosstabulations. The same exercise was repeated but this time controlling for LOR, and the association remained in each of the four tables produced. This would

<sup>6</sup> Table not shown.

indicate that the association between LOR and the number of bedrooms in a household can in fact be explained in part by the differing occupational class compositions of the LOR cohorts, and in turn attributed to occupational class.

**Table 2.19 Type of accommodation**

Type of accommodation	Frequency	Percentage of sample
Whole house or bungalow	808	92.8
Flat or maisonette	47	5.4
Caravan or other mobile structure	6	0.7
Part of a converted or shared house, bungalow or flat.	10	1.1

n=871 missing = 6

While the number of bedrooms contained in a unit of accommodation can only give a rough indication of the size of a property, the data show that in-migrants of less than twenty years residence in Cornwall occupy larger properties by virtue of their occupational class positions. This in turn could suggest two things. Firstly, depending on the number of people in the households, these households are less likely to be overcrowded and enjoy better living conditions than residents of 21 years and over. Secondly, it also suggests that they are likely to have larger capital assets. The implications of this will be discussed more fully in Chapter Seven.

To summarise so far. It is clear that migrants generally are more likely to be in owner occupation than the other LOR cohorts, and particularly those resident for less than twenty years. There is also evidence that this latter group enjoy better housing circumstances than



the other LOR cohorts, which seems to be explainable by the socio-economic differences uncovered between the groups.

#### 5.4 HOUSEHOLD STRUCTURE AND LOR IN CORNWALL

The survey data revealed variations in household structures within Cornwall compared the rest of England and Wales. Table 2.20 shows the household structures of the survey respondents.

**Table 2.20 Household Structure<sup>7</sup>**

Household structure	Frequency	% of sample
1 person GE 65	74	8.4
elderly couple (one over 65)	122	13.9
1 person LE 64	46	5.3
Non elderly couple	160	18.3
couple + children under 18	207	23.6
couple + child.under + over 18	53	6.1
couple + children over 18	93	10.6
1 parent + child. under 18	18	2.1
1 parent + child. under + over 18	3	0.3
1 parent + children over 18	25	2.9
two or more non related adults	15	1.7
complex h/hs with elderly	36	4.1
complex h/hs no elderly	12	1.4
2 or more couples with or without children	12	1.4

n= 876 missing = 1

<sup>7</sup> Household structure was developed from the Minimum Household Units as conceived by Ermich, Eversley and Overton (1984).

In this sample 'elderly couples' comprise 13.9% of households. This is higher than the figure for the rest of England and Wales in 1991 which was 9.2% (Williams *et al.*, 1995:51). Other comparisons are problematic as the categories used in this sample are slightly different than those used by Williams *et al.* (1995). As the most comparisons are being made within the sample here, this was not a problem.

It was noted earlier that 'complex' households appear to be over-represented in Cornwall compared with the rest of England and Wales (Buck *et al.*, 1993; Williams *et al.*, 1995). This, it was suggested, might indicate a level of concealed homelessness. Thus it was important to explore the relationship between household structure and potential explanatory variables, particularly length of residence in Cornwall. Table 2.21 below shows household structure according to length of residence in Cornwall. The chi-square analysis revealed that there is an association between the two variables (chi-square statistic = 42.96499,  $p = 0.00318$ ).<sup>8</sup> The residuals indicated that 'couple plus children under 18' households were over-represented in the 'up to ten years' and '11-20 years' LOR cohort. 'Couple plus children over 18' households were over-represented in the 'all of life' LOR cohort. Likewise, 'lone parent plus children over 18' households were over-represented in this LOR cohort. Interestingly, complex households with elderly were over-represented in the 'up to ten years' LOR cohort. This might suggest that more recent in-migrant households are likely to contain extended family.

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<sup>8</sup> Some categories were collapsed to ensure sufficient numbers in each cell. The three categories of 'couple + children' were collapsed into one as were the three categories of 'lone parent + children' and 'complex households'.



**Table 2.21 Household structure according to length of residence in Cornwall**

<i>Row % χ<sup>2</sup> residual</i>	Up to ten years	11-20 years	21 years +	all of life
1 person GE 65	17.6 -4.0	8.1 -6.5	29.7 6.5	44.6 4.0
Elderly couple	17.2 -7.0	18.9 2.4	22.1 1.4	41.8 3.2
1 person LE 64	26.1 1.4	13.0 -1.8	21.7 0.3	39.1 0
non elderly couple	30.0 11.3	15.0 -3.0	23.1 3.4	31.9 -11.6
Couple + children under 18	29.5 13.5	20.3 7.0	16.4 -9.5	33.8 -11.1
couple + child. under +over 18	15.1 -4.2	22.6 3.0	22.6 0.9	39.6 0.2
couple + children over 18	10.8 -11.3	16.1 -0.7	21.5 0.5	51.6 11.6
1 parent + children under 18	11.1 -2.1	33.3 3.0	16.7 -0.8	38.9 0
1 parent + child. under +over 18	33.3 0.3	0 -0.5	0 -0.6	66.7 0.8
lone parent + children over 18	8.0 -3.7	12.0 -1.2	24.0 0.7	56.0 4.2
two or more non-related adults	26.7 0.6	33.3 2.5	13.3 -1.2	26.7 -1.9
complex h/hs with elderly	38.9 5.7	8.3 -3.1	11.1 -3.6	41.7 0.9
complex h/hs no elderly	16.7 -0.8	8.3 -1.0	25.0 0.5	50 1.3
2 or more couples with or without children	25.0 0.2	16.7 0	33.3 1.5	25.0 -1.7

n=876 missing = 1

One factor which might explain the over-representation of ‘couple plus children over 18’ households in the ‘all of life’ LOR cohort, however, is the age of the householder. As indicated above, the ‘up to ten years’ LOR cohort contains a considerable over-representation of younger people. Thus, the crosstabulation was repeated, selecting only householders and controlling for the effects of age. This breaks down the cells into very small numbers which precluded the application of a chi-square tests. However, just examining the ‘couple plus children’ household types revealed some interesting variations. These are shown in tables 2.22 and 2.23 below.

**Table 2.22 Household structure and length of residence in Cornwall, respondents aged 25-44 years**

<i>Count</i>				
<i>χ<sup>2</sup> residual</i>	Up to ten years	11-20 years	21 years +	all of life
Couple plus child. under 18	55 -0.7	30 2.4	21 -2.6	56 0.6
Couple + child. under + over 18	0 -3.4	3 1.3	4 2.4	3 -0.4
Couple plus children over 18	3 -1.1	2 0	0 -1.7	7 2.9



**Table 2.23 Household structure and length of residence in Cornwall, respondents aged 45-64 years**

<i>Count</i>				
<i>χ<sup>2</sup> residual</i>	Up to ten years	11-20 years	21 years+	all of life
Couple plus children over 18	6 -1.2	10 3.1	13 1.7	11 -3.6
Couple + child. under + over 18	4 -0.5	5 0.7	8 1.0	8 -1.2
Couple plus children over 18	5 -3.6	6 -2.3	14 0.5	23 5.4

It can be seen that when age was controlled for, the over-representation of ‘couple plus children under 18’ households in the first two LOR cohorts disappeared. However, the over-representation of ‘couple plus children’ households in the ‘all of life’ LOR cohort remained in both of the age categories. This clearly indicates that long-term residents, specifically those who have lived in Cornwall for all of their lives, are more likely to have adult children living with them than the other LOR cohorts. This may be related to occupational class. This is shown in table 2.24 below.

**Table 2.24 Occupational class by household structure<sup>9</sup>**

<i>Row %</i>				
<i>χ<sup>2</sup> residual</i>	I/II	IIIN/IIIM	IV/V	unclassified
couple under 65	20.6 3.7	30 4.6	13.8 -11.4	35.6 3.0
couple +children under 18	21.7 7.1	26.6 -1.1	20.3 -1.2	31.4 -4.8
couple + children under + over 18	11.3 -3.7	20.8 -3.4	28.3 3.9	39.6 3.1
couple + children over 18 only	10.8 -7.0	26.9 -0.2	30.1 8.6	32.3 -1.4

n=513 missing=0

It can be seen that the ‘couple plus children under 18’ households were over-represented in the ‘I/II’ groups, whereas the ‘couple plus children over 18’ households were over-represented in the ‘IV’ and ‘V’ groups. These variations are statistically significant (chi-square statistic = 17.65443, p=0.03940). Unfortunately it was not possible to control for the effects of class upon other variables as this would have broken the table down into numbers too small to produce meaningful results.

<sup>9</sup> Due to small numbers, only household structures of particular interest here were included. As ‘couple plus children over 18’ households showed particular differences, the effects of class on these needed exploring.



**Table 2.25 Household structure by household tenure**

<i>Column % χ<sup>2</sup> residual</i>	Owned outright	Buying with mortgage	Rent privately	Rent LA/HA
1 elderly person	15.2	0.5	2.9	18.5
GE 65	19.2	-30.1	-3.7	14.7
elderly couple	27.7	2.6	11.8	17.8
	38.7	-42.9	-1.5	5.7
1 person LE 64	3.5	5.0	10.3	6.8
	-4.8	-1.0	3.4	2.3
non elderly couple	16.3	24.2	22.1	4.8
	-5.5	22.6	2.6	-19.7
couple + child/ren	24.1	56.8	29.4	33.6
	-45.6	62.9	-7.4	-9.8
lone parent + child/ren	5.0	2.9	10.3	9.6
	-0.8	-9.0	3.4	6.3
2 or more non related adults	0.7	1.3	8.8	1.4
	-2.8	-1.5	4.8	-0.5
complex households	7.4	6.6	4.4	7.5
	1.7	-1.0	-1.7	0.5

n=876 missing = 1

Other explanatory variables were crosstabulated with household structure in order to uncover any variations. There is evidence of an association between the household structure and the tenure of the household (chi-square statistic =250.38408, p=0.00001).

This is shown in table 2.25. Single elderly people and elderly couples are more likely to own their properties outright, as would be expected given the stage in their lifecycle. Elderly people were also over-represented in Local Authority and Housing Association accommodation, as were lone parents with child/ren (which is likely to reflect the economic weakness of this group). Again, this might be expected given the conditions of access to the social rented sector.

Couples with children were found to be over-represented in the 'buying with mortgage' category. Again, this is what one would expect due to the likely age of respondents. 'Two or more non-related adults' households were over-represented in the privately rented sector. It is likely that this is a result of young people sharing privately rented accommodation when first leaving the parental home.

When the relationship between tenure and marital status was examined, some interesting variations were revealed (table 2.26). Couples are significantly over-represented in the buying with mortgage category, and the divorced or widowed are over-represented in the rented sectors. The association is statistically significant (chi-square statistic = 94.09182,  $p = 0.00001$ ).



**Table 2.26 Marital status of respondent according to tenure<sup>10</sup>**

<i>Row % χ<sup>2</sup> residual</i>	Owned outright	Buying with mortgage	Rent privately	Rent LA/HA
Married/cohab	31.9 -9.5	51.5 44.0	6.3 -8.0	11.2 -26.5
Single	27.6 -2.3	29.8 -6.9	23.4 7.5	19.1 1.8
Divorced/widowed	42.1 11.9	15.1 -37.1	7.9 0.5	34.9 24.7

n=809

By removing anyone over 65 to eliminate the apparent retirement effect found above, and controlling for gender it was hoped that any gender related differences in the rented sectors would be clarified. Both single men and women were found to be over-represented in the privately rented sector. Divorced/widowed women were over-represented in both rented sectors and under-represented in the owner-occupied sector. Thus, the public rented sector appears to be particularly important for divorced women, possibly with children. This echoes the findings of other studies (see for example Morris and Winn, 1990).

To summarise, comparing the housing structures of the four LOR cohorts did reveal some interesting variations. Some of these variations appeared to be linked to the types of households that have been migrating into Cornwall, particularly in the last ten years. ‘Non elderly couple’ households and households containing a ‘couple plus children under 18’ were both over-represented in the ‘up to ten years’ LOR cohort. This bias towards younger

<sup>10</sup> Includes only householders.

households moving into Cornwall was also apparent when examining the relationship between length of residence and age. Contrary to popular mythology, therefore, and reflecting other studies (Perry *et al.*, 1986; Williams *et al.*, 1995), migration into Cornwall is disproportionately non-retirement. While some people do migrate on retirement, the evidence suggests that younger, economically active people represent a significant majority of migrants.

The long-term population ('all of life' LOR cohort) also displayed some distinct differences from the other LOR cohorts. 'Couple plus children over 18' and 'lone parent plus children over 18' households were both over-represented in this group. 14% of 'all of life' households were 'couple plus children over 18' households compared with just 4% of 'up to ten years' LOR households. Likewise, the number of 'lone parent plus children over 18' households in the 'all of life' LOR cohort was four times bigger than amongst the 'up to ten years' LOR cohort. In part this might again be attributable to the over-representation of younger people amongst in-migrants. However, the '21 years or over' LOR cohort did not contain an over-representation of these household types, despite the age profile of this group being similar to the 'all of life' LOR cohort. Thus households containing adult children are more likely to be found amongst people resident in Cornwall all of their lives.

Importantly, 'complex households' generally were not over-represented among any LOR cohort. However, complex households were broken down into three types; complex households containing elderly, complex households without elderly people and two or more families. The second and third types were equally represented amongst all the LOR cohorts. However, complex households with elderly were over-represented in the 'up to



ten years' LOR cohort. Why this is the case is not answerable from the data available here, although the interview data did give some indication. This is discussed in Chapter Six.

Tenure variations amongst these different household structures were also apparent. Non elderly couples with or without children were both over-represented in the 'buying with mortgage' category, and lone parents with children in the privately rented sector. Additionally, elderly people were more likely to own their property outright or to be in one of the rented sectors. Single elderly people are more likely than couples to be in the rented sectors.

The next part of this chapter examines the expressed housing need found in the survey. Variations amongst the different LOR cohorts are focused upon in order to reveal any differences in housing need, and access to accommodation at present. Given the differences already discovered in the household structures of the LOR cohorts, whether or not this is related to housing need is examined.

## **5.5 HOUSING NEED**

Overall, 10 % of the sample expressed 'housing need' in some form. This housing need was a subjective expression, measured by either the respondent, or someone in the respondent's household, either seeking alternative accommodation or preferring to live separately but unable to do so for some reason. Table 2.27 below shows who is seeking alternative accommodation.

**Table 2.27 Who is looking for alternative accommodation.**

	Frequency	% of those looking.
Male, 25 or under	16	26.7
Female, 25 or under	10	16.7
Male, 26 or over	8	13.3
Female, 26 or over	5	8.3
Whole household	20	33.3
Couple under 25	1	1.7

n=60

While a significant proportion of those seeking alternative accommodation were young people under the age of twenty five (43.4%), single people over the age of twenty five were also discernibly represented (21.6%) as were whole households (33.3%). Thus, the desire for alternative accommodation is not confined solely to young people wishing to leave the parental home. The reasons given for seeking alternative accommodation seem to substantiate this. While 31.7% of those looking for alternative accommodation did cite independence as their reason for wanting to move, the range of other reasons was quite wide. This is shown in table 2.28 below. This percentage of households expressing housing need compares well with the findings of Penwith District Council's housing needs survey (11.6%) which comprised a much larger sample.<sup>11</sup>

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<sup>11</sup> Penwith District Council's Housing Needs Survey had a sample of 16,000.



**Table 2.28 Reason for seeking alternative accommodation**

Reason for seeking alternative accommodation	Frequency	% of those seeking alternative accommodation
Independence	19	31.7
Moving out of area	3	5.0
Current housing in poor cond.	3	5.0
Current housing overcrowded	6	10.0
Family/relationship breakdown	2	3.3
Mobility reasons	2	3.3
Health reasons	1	1.7
Current housing no longer avail.	1	1.7
Current housing too big	4	6.7
Going to college	6	10.0
Roofless	1	1.7
Inappropriate location	4	6.7
Privately rented too restrictive	1	1.7
Marriage / cohabitation	4	6.7
Want to buy	3	5.0

n=60

**Table 2.29 People preferring to live separately but unable to do so**

Whether prefer to live separately	Frequency	Percentage of respondents
Yes	49	6.8
No	827	94.4

n=876

Table 2.29 above shows the number of people who would prefer to live separately but were unable to do so. 49 respondents stated that someone in their household would prefer to live separately but were unable to do so.

**Table 2.30 Reason for being unable to live separately**

Reasons given	Frequency (more than one reason could be given)	% of those preferring to live separately
Income insufficient/rent too high	38	76.0
Unable to sell /can't move in	4	8.0
Lack of appropriate accomm.	5	10.0
Not able to secure LA transfer	1	2.0
Disabled	1	2.0
Not accepted on LA waiting list	1	2.0

n=50 (47 valid cases).

Table 2.30 above shows the reasons given for this. The majority of these stated financial difficulties associated with privately renting or low wages as being the reason they were unable to move (76.0%).

**Table 2.31 Type of accommodation being sought**

Type of accommodation (more than one could be specified)	Frequency	% of those seeking alternative accommodation
House	39	54.9
Bedsit	4	5.6
Flat	16	22.5
Room	2	2.8
Room in shared house	9	12.7

Total 70 (60 valid cases - more than one option could be chosen)

Those respondents who were actually seeking alternative accommodation were asked the type and tenure of accommodation being sought. It can be seen from table 2.31 above that



the range of responses was quite wide, with some respondents seeking more than one type. Given the difficulties faced by people trying to obtain accommodation in Cornwall this is hardly surprising.

Of the four main types of tenures being considered (owner occupation, privately renting, Local Authority renting and renting from a Housing Association), buying or renting privately were the two most popular (table 2.32). It can be speculated that privately renting is probably most popular amongst younger people. However, again many people selected more than one option when identifying the type of tenure they were seeking. This would suggest that given the nature of the housing market in Cornwall, people cannot rule out any options. This pattern was echoed in Penwith District Council's housing needs survey, with 46% wishing to rent, 26% wishing to buy, and 28 % did not mind (CRCC, University of Plymouth, 1996:20). The length of time that people had spent looking for accommodation seems to confirm this (table 2.33). While 55% of those looking had been looking for less than six months, a substantial proportion (26.7%) had been looking for over one year.

**Table 2.32 Tenure of accommodation being sought**

Tenure being sought (more than one could be specified)	Frequency	% of respondents seeking alternative accommodation.
Owner occupation	24	34.3
Rent privately	24	34.3
Rent from LA	14	20.0
Rent from HA	8	11.4

n=70 (59 valid cases)

**Table 2.33 Length of time looking for alternative accommodation**

Length of time	Frequency	% of respondents seeking alternative accommodation
0-6 months	33	55.0
7-12 months	10	16.7
1 year and over	16	26.7

n=59, missing = 1

To summarise so far. Housing need was expressed by 10% of the sample. Those people seeking alternative accommodation tended to be young single people, but ‘whole households’ comprised around a third of those looking. The reasons for seeking alternative accommodation were quite varied. Of those wishing to move but unable to, the most frequently cited reason was financial, either rents were perceived as too high, or the flip side of the coin, wages were too low. Types of accommodation being sought varied, as did tenure, although owner occupation or privately rented were the two most popular. This may reflect people’s perceptions of their most likely options. While over half of those actually seeking different accommodation had been looking for less than six months, around a quarter had been looking for over a year. This indicates some difficulty in securing accommodation.

### **5.5.1 Housing need and the length of residence cohorts**

It was suggested that recent in-migrants to Cornwall may occupy a more favourable position in the housing market. In turn, this might suggest that they are less likely to express housing need than longer-term residents. The two variables measuring housing need were therefore tested for statistical association with LOR in Cornwall.



Table 2.34 below shows those respondents who said they were seeking alternative accommodation by their LOR in Cornwall. There was no statistical evidence of any association between these variables.

**Table 2.34 Respondents seeking alternative accommodation by length of residence in Cornwall**

Length of residence in Cornwall	Up to ten years	11-20 years	21 years and over	all of life
% of respondents seeking alternative accommodation n=60	25	20	23.3	31.7

Table 2.34 below shows the distribution of those people who said they would prefer separate accommodation but who were unable to move within the sub-groups. Again, there was no evidence of any association between length of residence in Cornwall and those preferring separate accommodation but who are unable to move.

**Table 2.35 Respondents preferring separate accommodation by length of residence in Cornwall**

Length of residence in Cornwall	Up to ten years	11-20 years	21 years and over	all of life
% of respondents preferring to live separately n=49	18.4	24.5	26.5	30.6

These two measures of 'housing need' were collapsed into one variable. Crosstabulating this new variable 'housing need' with the length of residence in Cornwall produced a chi-

square statistic which was not statistically significant. There is no direct evidence, therefore, of any association between housing need and the how long a household has been resident in Cornwall.

The tenure of the household however, does seem to have a bearing on housing need (chi-square statistic =25.52013, p=0.00001). Those respondents expressing housing need in some form were significantly over-represented in the privately rented sector and under-represented in the owned outright group. This can be seen in table 2.36 below.

**Table 2.36 Expressed housing need by household tenure**

<i>Count</i>	Owned outright	Buying with mortgage	Privately rented	Rented LA/HA
<i>χ<sup>2</sup> residual</i>				
Yes	17 -11.7	37 1.6	18 11.1	17 2.2
No	265 11.7	343 -1.6	50 -11.1	129 -2.2

n=876 missing = 1

How this is distributed among the different groups of people seeking alternative accommodation is shown in tables 2.37 and 2.38 below.



**Table 2.37 Who is looking for alternative accommodation by tenure currently inhabited**

<i>Count</i>	Owned outright	Buying with mortgage	Rent privately	Rent LA/HA
Single person 25 or under	3	7	2	4
Single person 26 or over	3	9	4	5
Whole household	4	6	7	4

**Table 2.38 Respondents preferring to live separately by tenure currently inhabited**

<i>Count</i>	Owned outright	Buying with mortgage	Rent privately	Rent LA/HA
Preferring separate accommodation	9	20	9	11

While there is no evidence of any direct association between housing need and LOR, the relationship may be partial and therefore revealed by a three way crosstabulation. When LOR was controlled for and the relationship between housing need and household tenure tested, the association disappeared in the ‘up to ten years’ cohort and the ‘21 years and over’ cohort, but remained in the ‘11-20 years’ cohort and the ‘all of life’ cohort. In both cases it was the rented groups which were over-represented. In the ‘11-20 years’ cohort housing need was over-represented in the privately rented sector, and in the ‘all of life’ cohort it was over-represented in the social rented sector. However, a note of caution is necessary. The three-way crosstabulation breaks down the ‘housing need’ variable into very small numbers and may therefore be a statistical anomaly. Furthermore, it may not

have been the householder who was expressing housing need, in which case the tenure of the household is not of much relevance.

**Table 2.39 Households expressing housing need according to expressed condition of their accommodation**

Condition of housing	frequency	% of those expressing housing need
Good	61	69.3
Satisfactory	18	20.2
Poor	9	10.2
Total	88	100

Table 2.39 above shows housing need according to the respondent's opinion of the condition of their accommodation. It can be seen that 10% of this sample claimed their accommodation to be in poor condition, compared with 2.8% of the total sample.

**Table 2.40 People preferring separate, or seeking alternative accommodation by household structure**

<i>Count</i>	1 elderly person	elderly couple	1 person le 64	non elderly couple	couple + child/ren	lone parent plus child/ren	two or more non related adults	complex households
Prefer separate	0	1	1	4	25	4	3	11
Seeking alternate	2	2	1	4	34	8	3	6

Table 2.40 compares the numbers of those seeking alternative accommodation with those who would prefer to live separately but are unable to, according to the households structure they currently inhabit. The majority of both groups currently live in 'couple plus child/ren'



households, and given that a large proportion of those seeking alternative accommodation have been shown to be young adults, these are probably young adults wishing to leave the parental home. Likewise, ‘one adult plus child/ren’ households were also found to be significantly represented in both groups. A significant proportion of those preferring separate accommodation are located in complex households. Unfortunately it was not possible to ascertain who these people are from the data although the reasons why they are seeking alternative accommodation are discussed below. However, using the extended version of ‘household structure’ revealed that the over-representation occurs in the ‘complex household plus elderly’ category. Using the combined ‘housing need’ variable provided evidence of a statistical association between household structure and housing need (chi-square = 48.85534, p=0.00001). This is shown in table 2.41 below.

**Table 2.41 Housing need by household structure**

<i>Row % χ<sup>2</sup> resid.</i>	1 elderly person GE 65	elderly couple	1 person LE 64	non elderly couple	couple + child/ren	lone parent+ child/ren	two+ non related adults	comp -lex house - holds
In need	2.2 -5.5	3.4 -9.4	1.1 -3.7	9.0 -8.3	52.8 11.1	10.1 4.3	5.6 3.5	15.7 7.9
Not in need	9.1 5.5	15.1 9.4	5.7 3.7	19.3 8.3	38.9 -11.1	4.7 -4.3	1.3 -3.5	5.8 -7.9

n=876

It can be seen that the over-representation of housing need is located in the last four household structures. This is largely as would perhaps be expected given the evidence about housing need discussed above. It is already known that a significant amount of

housing need is young adults wishing to leave the parental home, this is likely to be found in ‘couple plus children’ household structures. ‘Lone parent plus children’ households are also likely to contain young adults wishing to leave their parental home, and also are likely to be found in the privately rented sector. As this sector is characterised by insecure tenures it is likely that it will contain more housing need.

It was possible to obtain more details about those people who are actually seeking alternative accommodation and the household structure they currently inhabit from the data. This is shown in table 2.42.

**Table 2.42 Crosstabulation of who is seeking alternative accommodation by the structure of the household currently inhabited**

<i>Count</i>	One Elderly Person	One non-elderly person	Non-elderly couple	Couple with child/ren	Lone parent with child/ren	Two + non related adults	complex households
Single person 25 or under	0	0	0	21	1	1	3
Single person 26 or over	2	1	0	6	2	2	0
Whole household	0	0	6	6	6	0	2

Any statistical test of significance is invalidated because of the small numbers in each cell.

However, it appears that the ‘couple with children’ households do contain a large proportion of the housing need, particularly single people under the age of twenty five as was predicted above. It is very likely that these are adult children currently living with parents but seeking independent accommodation. Lone parents are also significantly



represented in the 'whole household' seeking alternative accommodation group. This is likely to be associated with wishing to leave unsuitable accommodation (poor condition, short term lets etc.) due to their generally economically disadvantaged position. Indeed, lone parents were found to be over-represented in both of the rented tenures.

It was possible to examine the reasons that people in complex households were either seeking alternative accommodation or wished to live separately but were unable to. Housing need was found in 14 'complex-type' households, with or without elderly. Of these, five were actually seeking alternative accommodation and nine were unable to live separately. The reasons given for seeking alternative accommodation were 'independence' by one person, one case of the current accommodation being in poor condition and two cases of overcrowding. Of those wishing to live separately but who were unable to, five cases stated financial reason for their inability to live separately, one cited their inability to sell their current accommodation and therefore dissolve the household, one case of marital breakdown where the financial settlement had not been agreed, one disabled person whose disability prevented them from living separately and one person who cited a 'lack of appropriate' accommodation as the reason they were unable to move.

**Table 2.43 Household structure and length of residence in Cornwall of those households expressing housing need**

	1	2	3	4	5	6	7	8	9	10	11	12	13	14
>10		1		2	2	5	1	1	1		1	4	1	
11-20	1		1	3	3	4	3	1			2		1	1
21+				2		4	8	1		2	1	2	1	
all life	1	2		1	2	2	13	1	1	1	1	2	1	1

n=89

1 = 1 elderly person ge 65

2 = elderly couple

3 = 1 person le 64

4 = non elderly couple

5 = couple plus child/ren under 18

6 = couple plus child/ren under and over 18

7 = couple plus child/ren over 18

8 = lone parent plus child/ren under 18

9 = lone parent plus child/ren under and over 18

10 = lone parent plus children over 18

11 = two or more non-related adults

12 = complex households with elderly

13 = complex households no elderly

14 = two or more couples with or without children

Table 2.43 above breaks down the distribution of housing need in the various household structure types, according to the length of residence of the household in Cornwall. While it was not possible to conduct a chi-square analysis upon this table as the numbers in the cells are too small, a number of interesting patterns are discernible. Firstly, as illustrated by the previous table, a large proportion of housing need is located in 'couple + children households'. When this is broken down into the different 'couple plus children' household types, and according to LOR in Cornwall, those households resident in Cornwall all of their lives are over-represented in housing need within the 'couple plus adult children only' household types. Indeed, this household type is generally over-represented amongst the 'all of life' LOR cohort.



Selecting only those households expressing housing need, and then crosstabulating household tenure and household structure revealed the pattern of housing need and tenure much more clearly.

**Table 2.44 Housing need - owner occupiers only**

Household structure	Frequency
1 person ge 65	1
elderly couple	1
couple	3
couple + child/ren under 18	4
couple + child/ren under and over 18	12
couple + child/ren over 18	17
lone parent + child/ren under and over 18	1
lone parent+child/ren over 18	2
two or more non related adults	3
complex h/hs with elderly	6
complex h/hs no elderly	3
2 or more couples with or without children	1

n=54

**Table 2.45 Housing need in privately rented accommodation**

Frequency	Frequency
1 person ge 65	1
elderly couple	2
couple	4
couple + child/ren under 18	2
couple + child/ren under and over 18	1
couple + child/ren over 18	3
lone parent + child/ren under 18	2
two or more non related adults	2
complex h/hs no elderly	1

n=18

**Table 2.46 Housing need in local authority accommodation**

Household structure	Frequency
1 person le 64	1
Couple	1
Couple + children under 18	1
Couple + children under and over 18	2
Couple + children over 18	5
lone parent + child/ren under 18	2
lone parent + child/ren under and over 18	1
lone parent+child/ren over 18	1
Complex households with elderly	2
2 or more couples with or without children	1

n=17

Taking each of the tables in turn, it can be seen that the largest proportion of housing need is found in the 'owner occupied' sector. The largest proportion of housing need in the sector is found in the 'couple plus children' households. When only those in housing need



were selected and household structure and LOR crosstabulated, couple plus children households were evenly distributed throughout the LOR cohorts with the exception of 'couple plus children over 18' households which were over-represented in the 'all of life' cohort. Thus, housing need in this sector appears to be partially related to LOR. Those in housing need in local authority accommodation were found to be widely distributed over the various household structure types. Housing need in the privately rented sector was also very widely spread throughout the household types, again with couple plus children households containing the largest single group. As before, all of these household types were evenly represented amongst those in the LOR cohorts who expressed housing need.

It appears that housing need is partially related to length of residence in Cornwall. Housing need whilst appearing to be evenly distributed across the length of residence cohorts, is actually over-represented in the 'couple plus adult children only' households, particularly those that have been resident in Cornwall 'all of their lives'. Housing need is also related to the tenure of the household and this appears to be partially related to the LOR of the household. Those households resident in Cornwall between '11 and 20 years' were over-represented in housing need in the privately rented tenure, and those resident in Cornwall of their lives were found to be over-represented in housing need in the social rented sector. However, whilst long term residents were generally over-represented in the social rented sector, the 11-20 LOR cohort were not generally over-represented in the privately rented sector. Likewise, housing need was also directly associated with household structure. 'Couple plus children' households were more likely than any others to express housing need. Housing need was over-represented in complex type households. However, this need in complex households was not specifically associated with the 'all of life' LOR cohort.

While it was not possible to directly measure the effects of class on the partial association between LOR and housing need, it was possible to speculate that this is partially related to the occupational class position of the individual. This is logical for two reasons. Firstly, it is clear from section 5.2.2 of this chapter that the ‘all of life’ LOR cohort is over-represented in manual occupational class. It is also this group which was found to be over-represented in ‘couple plus adult children only’ households and expressing housing need. Secondly, the reasons given by those seeking alternative accommodation were largely economic. It seems fair to argue that given the lack of employment opportunities for young people within Cornwall, that it is their economic status that is restricting their ability to set up independent accommodation, alongside the shortage of affordable, appropriate accommodation for them. This is discussed more fully in Chapter Seven.

#### Summary of main findings:

- Migrants living in Cornwall for less than ten years were over-represented in professional and managerial occupations compared with the other LOR cohorts.
- The largest single group of migrants in the last ten years originate from the south-east.
- Migrants living in Cornwall for less than ten years were also over-represented in the ‘25-44 years’ age group within the sample.
- Migrants of less than twenty years residence were more likely to be buying a property than any other group.
- There was evidence to support the hypothesis that residents of less than twenty years enjoy better housing circumstances in terms of the size and condition of their accommodation than the other LOR cohorts.



- Household structures amongst the LOR cohorts did vary, but complex households were not over-represented in the ‘all of life’ cohort.
- ‘Couple plus adult children only’ were found to be over-represented in the ‘all of life’ LOR cohort, and this group was also the biggest group expressing housing need.

## Chapter Six

### TWENTY HOUSING HISTORIES

#### 6.1 INTRODUCTION

The preceding chapter explored the quantitative differences between the length of resident cohorts. This chapter will, through an examination of the interview data with twenty respondents, provide a more qualitative understanding of some of the processes through which those differences came into being. Therefore, the housing histories of each respondent are explored and any factors which appear to have benefitted the respondents' housing circumstances are highlighted. This contributes to a more rounded understanding of how and why the housing chances of long-term residents and recent in-migrants differ.

Nearly half of the interview respondents had indicated that someone in their household was in housing need. This housing need is explored in the first part of the chapter, and if it had been resolved, how this was achieved. A more detailed picture of housing need can therefore be established and also familial assistance in the resolution of that need explored (if it had been resolved). An examination of the housing histories of all the respondents also enables the extent of familial assistance with housing generally within the sample to be gauged.

The chapter starts, therefore, by describing the housing need expressed by the respondents, and if and how it had been resolved. The housing histories of all respondents are then examined in detail, with familial assistance and migration-related 'advantages' being highlighted. Also, in the case of the in-migrants, their motivations for migration are



discussed in order to uncover any links between reasons for migrating and the role that housing played in enabling them to migrate.

A number of general points can be made about the interview respondents. All the respondents were of working age. Although fourteen out of the twenty interviewees could be classified as 'in-migrants', only five had no connection with Cornwall at all. Most 'connections' were kin related. Six respondents were actually born in Cornwall themselves. Of these, five had remained in Cornwall all of their lives and one had left Cornwall briefly following marriage, but returned later with her husband. A further three respondents had a spouse or ex-spouse who was born or brought up in Cornwall. Three respondents were brought to Cornwall as children by their parents. One of them had subsequently moved away but returned later with her husband. Two respondents had connections with Plymouth. The associations with Cornwall will be explored more fully below. However, this cursory look clearly demonstrates the complexity of the in-migrant/long-term resident relationship.<sup>1</sup>

## **6.2 HOUSING NEED AND ITS RESOLUTION**

Nine out of the twenty interviewees had reported housing need within their household on their questionnaire. This need took various forms which are outlined below. In addition, two other cases of recent housing need were uncovered that will also be examined. Where the person in housing need has a housing history themselves that is specifically related to the housing need this will also be discussed.

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<sup>1</sup> When looking at motives for migration, only 'first generation' migrants will be looked at (with the exception of return migrants) as those migrants brought to Cornwall by their parents cannot be said to have 'motivations' of their own.

### 6.2.1 Wishing to leave the parental home

Four out of the nine cases were of ‘adult children’ who wished to leave the parental home. The circumstances of each varied quite considerably. Three out of the four had been resolved between the completion of the original questionnaire and the interview. Two of the cases were resolved as a consequence of the young adults leaving Cornwall in order to attend University. In both cases the parents of the ‘adult children’ held professional occupations. One household had been living in Cornwall for over 21 years, and the other for between 11 and 20 years.

The third ‘resolved’ case was of a thirty-three year old male, whose mother had stated on the original questionnaire that her son wished to live separately but was unable to because his job was low paid and the rents in the area were too high. His housing need had been resolved as a result of his marriage to a woman who was already buying a house jointly with her sister. The respondent stated,

*“He’s married a woman who is fifteen years older than himself. She’s very very nice. But, I mean obviously K\* had got a house which she shared with her sister but then her sister moved out so then they had to buy her sister’s half, but I mean that’s not as bad as buying a whole.”*

The respondent’s son worked as an auxiliary nurse. He had remained living with them simply because,

*“his wages were so low, I mean they don’t get paid a lot of money on that job - he loves the job but you know it’s very underpaid. He could never on his own have afforded anywhere”.*

The respondent had lived in Cornwall for approximately twenty-five years.

The final unresolved case in this category was a twenty-one year old male. He and his family had lived in Cornwall for 13 years. On the questionnaire the respondent said that



his eldest son, who was twenty, would like to live separately but was unable to as he could not afford it. At the time of the interview the respondent stated that his son had remained at home because he is in the early stages of setting up a business:

*“He’s at an age that when we do see him there can be frictions because he ideally would like to live away but he can’t really afford it deep down because he’s setting this business up, he’s drawing so little out of it...he knows the cheap way of living is to live at home with Mum and Dad.”*

These cases of housing need clearly vary in qualitative ways. The first two cases, even though resolved now, also are more likely in the future to be successful in acquiring accommodation because they have left the area and because they are improving their chances in the labour market. In the last case, the housing chances of this young person are dependent in the immediate future on the fortunes of the economy in Cornwall. For the thirty-three year old who had been living with his parents, pure chance resolved his difficulties, without which it is difficult to see how he would have overcome the problem. His economic ‘weakness’ combined with the lack of affordable accommodation available to him must reflect the experiences of many of the young people who expressed a desire to live separately in the survey. Certainly it reflected the circumstances of the ‘unresolved’ case of housing need in this group.

### **6.2.2 Two lone parents**

The five remaining cases of expressed housing need are quite different. Two cases were lone parents with children who were both seeking alternative accommodation. One had been resolved and the other had not. The unresolved case was severe. On her questionnaire this respondent stated that she was looking for alternate accommodation due to overcrowding. She had been looking for over one year. The property has two bedrooms and was a local authority property but has recently been taken over by a housing



association. The respondent lives there with her five children in severely overcrowded conditions. The main source of heating is an open fire in the living room, with some electric heaters upstairs. Despite the overcrowded conditions, the respondent has been waiting four years to be rehoused by the local authority. The local authority had recently transferred their housing stock to a housing association:

*“I’ve been waiting for four years, but when the house went from the council to the housing association I think I joined a new list.”*

The children are aged between twelve and two, the youngest of which shares a bedroom with her mother and the other four children share the other one. Although the respondent has a partner he is unable to move into the house with her as there isn’t enough room and is currently without a permanent address. When asked how he managed she replied,

*“He’ll stay here a couple of nights, and somewhere else a couple of nights. Basically they live in the woods in tents. In the summer its not too bad but in the winter its terrible. You see, in the summer there’s no accommodation for anybody, unless you’re on holiday. They want you in and out in a week. In the winter time you can get one from October to May, and then you’re out.”*

In light of this, the respondent said she would prefer to wait for the housing association to rehouse her rather than attempt to find privately rented accommodation. Access to owner occupation was simply not an option for her.

The respondent moved to Cornwall with her parents when she was a child. Her father was a lighthouse keeper and the family lived in South East Cornwall. When first married the respondent lived in a caravan with her husband, but when she had her first baby (which was premature) the council allocated her a property in South East Cornwall. However, there was a wait before they could move into the property during which time they stayed with friends. This was for approximately three months. The move to West Cornwall came about at the request of her ex-husband about eight years ago, and was a council-house



exchange. The respondent's mother still lives in a council property in South East Cornwall.

The other lone parent had had a good deal of difficulty attempting to overcome her housing need. On the questionnaire the respondent had stated that she was looking for alternate accommodation because the current property she lived in with her two children was too small and had an insecure tenancy. She had actually been looking for somewhere else for over one year, but was limited in her search to the rented sectors. The previous accommodation had been a privately rented bungalow with two bedrooms. However, the second bedroom was described as being "like a box room" and contained the back entrance to the bungalow. Both of the respondents' sons suffered from asthma that was aggravated by the cramped conditions. The respondent managed to resolve her housing need by obtaining a housing association property. However, this was not easy:

*"Initially I applied to the council for a council house and I was on the council list for several years really, they told me it would be fifteen years before I'd get a council house. Then I heard about the housing association planning to build some houses down here...I actually put my name down at the planning permission stage, so I waited two and a half years to get down here in a way, but it was all a bit touch and go....But I heard about it from the press really that the houses were going to be built and just kept on to the council and the housing association find out as it went on, it was difficult".*

In this case individual initiative and the willingness to push the relevant authorities enabled the respondent to overcome her housing need. She had been unable to find alternate privately rented accommodation that was not prohibitively expensive. As with the previous case, the range of options available to this respondent was very limited. The smallness of the social rented sector in Cornwall means that access to it is limited. For those without access to owner occupation, as in these two cases, the limitations of the privately rented sector in Cornwall means that problems can arise.



The housing history of this respondent was interesting. Born and brought up in Cornwall the respondent has remained in Cornwall and her parents still live nearby. Between leaving her parents' home when she married and her current accommodation she had quite a chequered housing history. Originally she and her husband bought a cottage but subsequently moved into a "*big three-bedroom town house*". Her first husband died, and his brother, who wanted to leave his parents' home to be with a woman they did not approve of, moved in with her along with his girlfriend and her two children. The respondent says that previously they had been "*sleeping rough virtually so that they could be together*". They stayed for a couple of years. Also, during her time in the 'town house' her sister lived with her for a short period because "*she was fed up with being at home*". The respondent moved again whilst in that particular town to a four-bedroom property. She then met her second husband and sold that house and bought a house with him. The proceeds from the sale of the house were put into the new house, along with £50,000 insurance money that was paid when her first husband died. When they divorced, her ex-husband had so many debts to clear that the respondent was only left with £2,000 and so moved into privately rented accommodation.

For these two lone parents, their financial circumstances rendered it impossible for them to consider anything but the rented sectors. Indeed, both of them actually felt that the only option available to them was the social rented sector. The survey data revealed that divorced women are over-represented in the social rented sector in Cornwall generally indicating that this is a common experience. The difficulties of gaining access to this, or moving within it are apparent from their histories and reflect the inadequate provision of socially rented housing in Cornwall. For one of them her housing history had been closely



linked to the fortunes of her two husbands. Indeed, her housing difficulties can be seen as stemming from these experiences.<sup>2</sup>

### 6.2.3 A mixed bag

The remaining three cases were completely different. The first of these was thirty-one years old and living in a property which he was buying jointly with a friend. He stated on his questionnaire that he would like to live separately but was unable to due to financial restrictions. He moved to Cornwall when he was nine with his parents who were retiring to the county. The respondent has worked in a sales position for the past eleven years.

The property the respondent currently lives in is a modern, two bedroom house which he shares with the friend who is the joint owner. Buying the property jointly was intended to be a short term measure but the collapse of the property market has trapped the respondent and his friend in a property that he feels is too small for them. He says:

*“Luckily I got the larger bedroom, the smaller bedroom is far too small for one person to live in. Its very, very small, its probably ideal for a couple, but for two independent people, its really too small for that”.*

However, the respondent is unable to move as the house is currently worth approximately £5,000 less than they paid for it. In order to resolve this problem the respondent is considering buying into his parents property (which otherwise is likely to be divided up among a considerable number of children and step children on his parents death). Although not an ideal solution the respondent feels it is better than his current situation:

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<sup>2</sup> Methodologically, it can be seen that although these ‘types’ of housing need accord with the survey categories well, the interviews allowed for a much more detailed understanding of the nature of the need and for the variations between each case. Certainly in the cases of the two lone parents, although the type of need is very similar, the severity of the cases is clearly different.



*“I would rather have a house of my own. I cannot see with my income that I can get a house on my own because I’m just not earning enough to be able to afford a house on my own at the moment. So the idea is... the parents are getting older as well so they’re going to need some help later on, plus the fact that if I do buy into the farm I only need to invest the same money that I’m investing at the moment you know. £22,000 to invest in a farm currently worth £160,000 is a good investment, if I can put up with living with my parents.....Its not an ideal solution, but its a solution that will do me for the minute”.*

Ironically it was the desire to move away from his parents, combined with ever increasing house prices in the property boom that first induced the respondent to buy a property:

*“We were offered double MIRAS, which was finishing on August 11, and so we decided that - if you bought before August 11 you could still have double MIRAS - and so that was the reason that pushed us into doing it very quickly there and then. Plus, you know, I was twenty four, twenty five then, and it was a question of being pulled and pushed at the same time”.*

In addition, due to the speed with which the respondent had decided to move into owner occupation, he did not have his share of the deposit. His mother and grandmother therefore loaned him £2,500 which the respondent stated he still hadn’t been able to pay back. In this case, despite his present predicament, familial assistance had at least allowed him access to the owner occupied sector.

The next respondent expressing housing need had managed to resolve it between filling in the original questionnaire and the interview. Born and brought up in Cornwall, the respondent had remained there except for three years recently when he had attended University. He now works as a teacher at a college of further education. He stated on the questionnaire that he was seeking alternate accommodation as the property he was renting privately was being sold. Since completing the questionnaire he has moved into another privately rented flat. The respondent managed to find the new accommodation through a letting agency.



The respondent started his independent housing career in privately rented accommodation. He and his wife bought a property when they married and moved once more in order to “upgrade”. However when he separated from his wife he moved once more into privately rented accommodation. His ex-wife continues to live in the house they were buying with their teenage daughter. The respondent said that he didn’t receive any capital from the house because,

*“I was unemployed for a while so I couldn’t afford to pay any maintenance, so we agreed she would remain in the house”.*

The respondent’s parents also live in Cornwall in local authority accommodation. This case, although apparently fairly straightforward has a number of interesting features. Firstly, as demonstrated in the previous chapter and by the respondent discussed above, access to owner occupied accommodation for single people in Cornwall is extremely difficult. Although this respondent has a moderately well paid job (certainly in comparison with wage levels in Cornwall generally), he has not moved back into owner occupation following his divorce. This may of course be his choice, but certainly it would be very difficult for him to do so even if it was his wish.

Finally, the last case of housing need had not been resolved. The respondent had moved to Cornwall twelve years previously. On the questionnaire the respondent reported that the whole household was seeking alternate accommodation. The reason for this the respondent stated was because the area had become too built up, and that they wished to move to a rural area. At the time of the interview the respondent said that they had taken the property off the market as the offers that they had received had been too low. The desire to move, it emerged, was also linked to negative experiences in the area where they currently live. The respondent said that her son was being *“bullied at school because he’s a Christian”*.

The respondent who had bought a property with a friend, despite receiving financial assistance from his family still faces a problem in resolving his housing situation. The money loaned to him for the deposit on his current accommodation by his mother and grandmother facilitated his access to owner occupation. Unfortunately the housing market slump had left him trapped in a difficult situation. Despite having a proposed ‘solution’ the respondent still has to be able to sell his property in order to be able to put it into action. Again, as with the divorced respondent discussed above, this highlights the difficulties faced by single people trying to gain access to secure accommodation. Other than privately renting, single people have little option than to attempt to buy as they are generally not catered for by the social rented sector.

#### **6.2.4 Two more cases**

In addition to these cases of ‘expressed housing need’, two more cases were discovered at the interview that had experienced recent housing difficulties. One respondent originated from Plymouth but moved to Cornwall when he and his wife married. That was twenty-four years ago. They live in a large four-bedroom property with their two children. Until her recent death the respondent’s mother had lived with them.

The respondent was a self-employed building contractor but “*started having financial problems*”:

*“...we bought this property on a mortgage and because of our financial difficulties its actually owned by my wife’s brother at the moment.....well we had the commitment to the bank which meant they forced us to sell it but we didn’t want to move and so my wife’s brother bought it and so we kind of re-mortgaged in a round about way”.*

In this case direct family assistance enabled the respondent and his family to overcome their immediate housing need without losing the capital ‘benefits’ of owner occupation.



The final case arose out of a chequered housing career and is worth examining in some detail. As with the previous respondent, although this respondent had not indicated the presence of any housing need when completing the questionnaire, at the interview it was found that quite recently the household had experienced housing difficulties.

Born in Surrey and brought up mainly in Cornwall, the respondent left the county to work in London as a young woman. After marrying, her husband went to Saudi Arabia to work and she returned to South East Cornwall to stay with her parents when she was having her first child. They were buying a house in Kent, which they let out at this time. The property was let for two years and then sold, and they bought a house in Cornwall. When her husband returned from working in Saudi he became self employed. However, due to problems with this they were obliged to sell the house and her husband was then unemployed. A friend offered them accommodation and some work at a pub they owned, and they moved in for the summer. However, at the end of the summer the pub was sold and they had to find alternate accommodation. They were able to secure a private let in South East Cornwall and stayed there for two years. During this time her husband was offered the chance to manage a pub in another area. As he considered it quite 'rough', he lived there and the rest of the family remained where they were. Problems arose from this as the wages were low because accommodation was supplied with the job, which meant that maintaining two households was difficult. The stress of this may have been a contributory factor in the heart attack that her husband then suffered, which brought that job to an end. After helping out at the local pub, they were offered the chance of managing it on a two year contract. This resolved their immediate housing problem as accommodation was again provided with the job. However, by the time their contract was nearing its end her husband was a serious alcoholic and was suffering from depression. He



was admitted to hospital, and the respondent was advised not to make herself voluntarily homeless and squatted, with the children, in the pub. This lasted about 2 to 3 weeks, after which Caradon District Council supplied them with a place at their homeless persons hostel in Liskeard. After nine months there they were able to move to a council property in a village, and subsequently transferred to another village. The respondent's husband then went back to work in Saudi.

The current property the respondent and her family inhabit is not entirely satisfactory. Despite having three bedrooms (the respondent has three sons) the living area is very cramped:

*“The living area is very small, you can see this is the lounge, we’ve got a bathroom downstairs next door, and then the kitchen is about half the width of the lounge, so I’ve nowhere really to put a table and chairs which makes homework very difficult, eating very difficult and things like that”.*

Evidently the respondent’s housing circumstances have clearly declined since living permanently in Cornwall. The self employment of her husband in such an economically weak county, and the lack of property assets with which to ‘cushion’ the establishment of this self employment resulted in a severe decline in their housing fortunes.

It can be seen that familial assistance directly resolved the housing difficulties in only one case, although financial assistance from this family did help another respondent move into independent accommodation some years previously. Additionally, there were incidents of other forms of help being given between family members, for instance the lone parent who had resolved her housing need had had family members to live with her in the past. Indeed, some of the remaining interviewees had also experienced forms of familial assistance in relation to housing.



A further three of the interviewees had received direct financial help in order to be able to afford a deposit on their first property. Two were given money towards deposits and one was sold a property at a reduced amount by her parents. Additionally, two further respondents had had capital inputs from family members later in their housing careers to enable them to 'trade up'. These will be explored below in relation to their migration and housing histories. Finally, one respondent had called upon family connections in order to assist them to find rented accommodation. This was an interesting case and is worth examining in the context of the respondent's migration and housing history. The next section will therefore concentrate exclusively on respondents who had migrated into Cornwall at some point.

### **6.3 MIGRATION MOTIVATIONS AND HOUSING HISTORIES**

Between completing the original questionnaire and the time of the interview this particular household had actually moved out of their owner occupied property into privately rented accommodation. When asked why this was the respondent replied:

*“Well, we've moved to L\* and the reason why initially - I mean its all history now - but about three years ago we bought the house at the wrong time. I mean all our money's invested in here (the business) so we took out a 100 per cent. mortgage with the bank”.*

Both the respondent and his business partners had previously sold their properties and invested the money in the business, where both households lived for a short time. The investment was intended to generate enough income to cover both their new mortgages. However, due to the dramatic rise in interest rates in the late 1980s, the respondent put their new house on the market and they managed to sell in 1994. They now rent a property which *“makes the finances a lot better....we rent at about a third of the mortgage cost”*. They acquired the property through an advertisement in the local press.



This was not the first period a renting that the respondent and his family had undertaken in an otherwise owner occupied dominated housing career. When the respondent first moved to Cornwall as a result of an employment opportunity the family had rented a farmhouse. Initially the respondent had stayed with a cousin whilst waiting for their house to be sold:

*“When I first moved to Truro I think the first two weeks I was in a small hotel somewhere, and then I suddenly realised I had a cousin who’s a farmer at P\*.....and I rang him up and said ‘um, I haven’t seen you for a long time but would you like a lodger?’.....and I used to lodge with them, which was fine, very comfortable rather than stay in a hotel”.*

When their house was almost sold the respondent started to look around for something else. The cousin’s daughter was friends with another girl whose mother had recently married the farmer next door and vacated her own property, but did not wish to **sell it**. Thus the respondent was able to rent it. He chose to rent as the job he had moved to Cornwall for was a temporary contract.

This was an interesting case as it was not immediately apparent that the respondent had familial connections with Cornwall at all. Indeed, at the end of the eighteen months contract the respondent looked for work all over the country before deciding to remain in Cornwall and move into self employment with a partner from Surrey. The respondent’s parents were both from Cornwall originally, but the respondent stressed that this was not a motivating factor:

*“I went for two jobs that week, one was down near Portsmouth and one in Truro. And I happened to take the one in Truro. But I mean it wasn’t a pre-ordained thing that I was going to go to Cornwall, it could have been anywhere”.*

In 1979 the respondent inherited a property in Newlyn from his Aunt which he sold for £30,000. Despite it being necessary to sell his house, the respondent had had a relatively ‘privileged’ housing career and still retains capital in his business assets. This respondent



could really be classified as an 'economic migrant' despite his connections with Cornwall. The presence of family was of benefit to him however, and the type of help given echoes much of that found in the pilot study and in the interviews at the start of this study. It was the only case of this type of assistance found in these interviews.

Out of the remaining thirteen migrants, a further three could also be classified in this way. One respondent moved to Cornwall after securing seasonal work at a holiday park in the early 1990s having had no prior connection with the county. Although the initial motivation was employment related, the respondent expressed the desire to remain in Cornwall for different reasons. Prior to moving to Cornwall he had a temporary job managing a pub. He states:

*“So I did that and then thought about what to do next and Cornwall came up, and I'd quite happily stay here forever. Its a nice part of the world, it's different from the rest of England”.*

The respondent is now self employed but having difficulty maintaining the business which is connected with the tourist industry. Thus both respondents stated that employment brought them to Cornwall, but their reasons for staying were quite different. Indeed the latter respondents housing history is quite different from the first 'economic' migrant.

The respondent's housing career had been spent mainly in privately rented accommodation, although he did say that he had owned a property when he was married. He said that he had received “financial help” from 'family' to buy it but didn't specify who gave the help. After divorcing the house was sold and the respondent moved away *“and I haven't thought about getting a mortgage or anything since then”*. He had been working in Swindon managing a pub on a temporary basis and had travelled around France after the work



finished. On his return he lived with his mother for about six months until the job came up in Cornwall. He said that this acceptable but not perfect:

*“..that was the first time in twenty years I suppose. It was fine, I get on quite well with my Mum. But it was a question that it wasn't really my own place, after living on my own for twenty years it was quite difficult..”*

On first moving to Cornwall accommodation was provided with the job. After being in the job for a short while he decided that he would like to live in the village, and was able to rent a flat. He stated that it was not difficult to find anywhere as he had decent references and was earning. In the last two and a half years he had moved four times. His current accommodation was found through an agency who had also been responsible for finding his previous flat. The landlord owns a 'summer place' in the village as well as the property in which the respondent lives.

The other two respondents all cited their spouses' employment as the primary reason they moved to Cornwall. Neither of the respondents had any previous connection with the county. One respondent had moved to Cornwall six years ago as a result of his wife's job. Both in professional careers, the change of job for his wife was a promotion and so he decided to risk giving in his own work in order to follow her. He very quickly secured a post in Plymouth in his own line of work. When asked if Cornwall held any particular attraction for them, he replied:

*“We didn't really have any connections, there's no family. My family is from Yorkshire and my wife's family is from Wales. We knew it was an attractive part of the country, but essentially it was my wife's job. At that stage we were relatively mobile, we had bought a house in H\*\* but we were still in that phase in our careers that we expected to move to have to get on, so it was the job”*

The expectation that social mobility required spatial mobility appeared to be very much part of their career strategies. Indeed, it has also proved beneficial to their housing careers.



Now, in his mid-forties, the respondent and his wife own a large, detached, four bedroom property. Built in 1908, the respondent described it as '*an amazing house*'.

Finally, the last 'economic' migrant respondent moved in 1970 as a result of her husband's employer sending them to Cornwall. The company had branches in both Aylesbury and Hayle and sent the respondent's husband to work in the 'office' in Hayle. The respondent has subsequently been divorced and has remarried a Cornishman. Her housing situation is 'modest' compared with the previous migrant, but nonetheless owns outright a three bedroom, comparatively modern terraced house. Her son, however, had been forced to remain living with them well into his thirties as discussed above.

While generalisations cannot be made from the above examples a number of key themes emerge. Firstly, the respondent and her partner who moved to Cornwall in the 1970s did so as a result of 'organisational' moves. The move was within the organisation to secure promotion or better working conditions, and this required a geographical move. The other migrants however, migrated either through job losses elsewhere, or because of career enhancement with another organisation. This may be a result of variations in organisational strategies and restructuring over time. As mentioned in chapter 1, the 1960s and early 1970s saw the increase in 'branch plants' in Cornwall. Thus transfers within organisations were much more likely at that time. However, career advancement in the 1980s and 1990s is more likely to involve moves between organisations rather than within them (Savage *et al.*, 1992).

Additionally, two out of the four 'economically motivated' migrants have subsequently become self employed. The importance of petty property assets to enable this self-

employment was highlighted in one out of the two cases. Indeed, the one respondent without such property assets was having difficulties with the business.

The economic migrants all had work to go to on arriving in Cornwall. Indeed, the migration was a result of either promotion or a change of job by the respondents or their partners. Only two migrants actually migrated to Cornwall as a result of job losses elsewhere. Thus, for this group the deployment of either cultural or organisational assets facilitated career advancement. Spatial mobility was necessary in order to secure this advancement. In terms of Sant and Simon's model for understanding the counter-urbanisation process, for this group the 'place utility' of Cornwall was career enhancement. Whether this is a result of changes in the spatial division of labour is not discernible from this data.

One further interesting, but small point is that out of the 'economic' migrants, two mentioned Cornwall's environmental attractions. Although not primary motivations, these were mentioned by the respondents. One respondent stated:

*"We knew it was an attractive part of the country, but essentially it was my wife's job".*

Furthermore, the respondent went on to explain how after moving initially to Plymouth, he and his wife expressly sought somewhere 'smaller' to live:

*"We didn't want to live in Plymouth, we wanted to live in a kind of smaller community".*

The second respondent similarly commented how, on her husband being offered the chance of transferring to Cornwall, she "*jumped at it*". She went on to comment that she loved living in Cornwall:

*"I come from a small village and it was like coming home coming down here".*



The respondent had been living in a large town immediately prior to moving to Cornwall. In both of the above cases there were elements of a desire for a change of lifestyle.

The other 'non-economically' motivated migrants were again quite varied in their circumstances. It is possible to label three as 'lifestyle' migrants (Williams and Harrison, 1995) as their motivation does indeed appear to be related to securing a different way of life. It is worth examining each of these cases in some detail, starting with the 'earliest' migrant in this group.

### **6.3.1 Lifestyle migrants**

The first of these migrated with her husband and three children from the London area to Cornwall in 1983. She emphasized that it had been their desire to move to the country for a number of years. Her parents had lived near Okehampton and she had spent part of her childhood on a farm and wished to return to the "peace and quiet" of the country. Her husband requested a transfer from his employers in London who suggested that it would take five years to come through. However, this didn't materialise and following a year that the respondent describes as "complete disaster" they decided to move without waiting for the transfer:

*"We had the house burgled that year, we had the car stolen and set on fire, we had the new car stolen and broken into, it was one year of complete disaster....and when this job came up on the teletext thing, we said 'right, that's it'"*

Her husband, an electronics engineer, secured a job in Plymouth which later ended following the shut down of the company. He was then unemployed for two years, but eventually was able to secure another job in Plymouth. The respondent indicated that their income is presently much lower than it had been in the past "*less than a quarter of what it was before*". Despite their decreased income, the respondent claimed that overall they had

improved their quality of life. The house price differentials between London and Cornwall had enabled them to buy a property “two and a half times bigger” than the one they sold in London. She indicated that this was an asset to them and could be used to generate income in the future, “*We might do bed and breakfast, we might do elderly accommodation, we don't know yet*”.

The house itself represents a significant property asset as it is a large, five-bedroom property with some land attached, which is owned outright. The respondent and her husband had rented a flat from a housing association when first married. They soon after bought their first house, having saved for the deposit. They bought the property from her husband's parents who reduced the price of the house by the amount they saved by not having to use estate agents and having joint solicitors, which was about £500:

*“We had joint solicitors and they didn't have to pay the estate agent you see, so the money they saved from that came off the property. Well that was about £500, it was a lot then.”*

As with three of the other respondents, this respondent's initial access to owner occupation was assisted through financial help from relations.

The next ‘lifestyle migrant’, her husband, their two children and her father moved to Cornwall from Hertfordshire in 1987. The respondent stated that both her and her husband had wished to move to Cornwall ever since they had been married. The respondent's husband was originally from Plymouth, where his parents still live. However, the decision to move came about quite suddenly, with both the respondent and her husband giving up their jobs without having new ones to go to. The respondent stated that



*"...what really was the crux was that my eldest child was in the fourth year of primary school and we decided that if we didn't move now (then) that we'd never move, we'd be stuck in Hertfordshire where we lived. So we actually both resigned our jobs and moved down without jobs to go to but, having said that, we knew that we would get a good price for our house and that we had a little bit of savings that would buffer us for six or seven months.....We didn't like where we were living....we were right in the middle of a busy town, crime was going up, there was a robbery just down the road in the local petrol station, the traffic was horrendous, you wouldn't dare let the children out, even as teenagers, we worried about them, we didn't feel it was a good environment for bringing up the children so we decided to move down".*

This is an interesting case in that the respondent actually indicates that being able to 'get a good price' for their house in part enabled them to move at that point. Her father also had a house to sell and due to failing health they wanted him to live with them. He put £10,000 towards buying the property in Cornwall in return for living rent and cost free. Although the house price differentials were not a motivating factor here, they can be seen as an enabling one. Indeed, the respondent pointed out that

*"...we knew that although we didn't have jobs to come to originally, because the house prices were good where we were living, we'd be able to buy a house outright practically down here, so we wouldn't have to worry about a mortgage, just living."*

Both the respondent and her husband, who were in 'middle class' professions, managed to secure work in Cornwall. The property they currently live in is a large, six-bedroom, detached house on the edge of a small town. The house was a repossession and the respondent stated that it was in a poor state of repair when they first moved in. Some two years later they had invested a good deal of money in repairing it and putting in a new kitchen, but the respondent did say that it was expensive to maintain. Access to owner occupation had come earlier in their married life following a short period in 'teachers' accommodation linked to their jobs.

Finally, the last of the 'lifestyle' migrants and her husband moved to Cornwall in 1992 from Middlesex. The respondent stated that they had *"always intended to retire down*



here". Her husband was born in Penzance, but had been taken to Middlesex almost immediately. The respondent said that

*"I think we both knew that we would like to live quietly. I'm a country person at heart and we also wanted a large garden and we knew we couldn't afford one in London. I think we thought we might get a better quality of life down here".*

The opportunity had come when she was medically retired, and a couple of months later her husband was made redundant. The respondent's husband had intended to find part-time work in Cornwall, but had been surprised that there wasn't anything available, and at the low wage levels. Having a property to sell in Middlesex enabled them to afford the 'large garden' in Cornwall that they couldn't afford in London. Indeed, the property itself is a spacious, three-bedroom bungalow built about twenty years ago and located in a small village.

They sold the house in London more quickly than they'd intended to, and despite visiting Cornwall to look for houses, had not decided upon a suitable property. They therefore decided to rent for a while, and contacted a letting agency they saw advertised in the 'West Briton', who were able to offer them a suitable short-term let. Although they only expected to rent for a short time, the respondent and her husband actually stayed in rented accommodation for two years, while looking for a suitable property to buy. The respondent states that the reason it took so long for them to buy somewhere was because *"we were very fussy actually because we intended to end out our lives wherever we ended up and didn't want to make a mistake"*. Neither the respondent or her husband had ever inherited property or been given any financial assistance from parents or relatives in order to buy property.



Again, these three 'lifestyle' migrant household examples cannot be generalised from. It is interesting however, that these are all relatively recent in-migrants and they have all come from the South East. Additionally, they have all hinted that the differing house prices between the South East and Cornwall have been of benefit to them in some way. They had all been well established in owner occupation before moving to Cornwall and this had enabled them to use spatial mobility to increase their property assets, giving them a 'safety net' behind their lifestyle change. They have all managed to buy large properties, and have utilised, or intend to utilise these assets to help them as strategies to exist at some point. While 'lifestyle' considerations were paramount for all of these migrants, the ability to put mobilise these aspirations was dependent, to some degree, on their cultural and property assets (Savage *et al.*, 1993). Indeed, their ability to maintain these lifestyle changes may be dependent upon the utilisation of petty property assets in order to generate income or capital in the future. Certainly, two out of the three households had experienced a drop in income since moving to Cornwall.

### **6.3.2 Other in-migrants**

It is not possible to categorise the remaining in-migrants in any way. One respondent moved to Cornwall in 1970 after meeting and marrying her ex-husband at college. He was Cornish and after graduating they both sought employment in Cornwall. The respondent has subsequently re-married. Both she and her new husband brought capital to the marriage from the sale of properties. Likewise both of them inherited property from parents. As a consequence they now inhabit a large property from which they run a bed and breakfast enterprise and also a form of environmental consultancy. They also rent out the two inherited properties elsewhere in Cornwall. The respondent's new husband migrated to Cornwall in 1979. Both the respondent's and her husband's fathers also

migrated to Cornwall. Thus both the respondent and her husband now own considerable property assets.

Another respondent met her husband-to-be in Cornwall after a short stay with friends. This was over thirty years ago. When first married she and her husband left Cornwall and lived in tied cottages, as her husband worked as a farm labourer, moving three times in the Reading area. Eventually they moved back to Cornwall because her husband's sister died and they were needed to help out on her husband's family's farm. They lived in the farmhouse for a while, but this proved difficult and so they moved into a caravan '*outside the back door*'. They stayed there for eighteen or nineteen years, her husband working as a gardener at a nearby hotel. About seven years ago they were left a house by someone who they had helped look after when she was ill. The respondent describes it as "*a real gift*". Without this inheritance it is unclear how the respondent would have managed.

One respondent clearly stated that her main motivation for moving to Cornwall was that the Lord had told her to throw her job away in London and go to Cornwall and start again. She now runs an 'odd job' business. This respondent had also received financial help from her mother in order to be able to afford a property in Cornwall (the respondent moved without her husband initially and so bought a property on her own). The financial help took the form of a £6,000 loan.

For the 'life-style' migrants, an enhanced quality of life appeared to be the prime motivation. The desire for this change in lifestyle was related to both 'push' and 'pull' factors. For two of the respondents, the 'push' factor was the stress of living in a city. The 'push' for the other respondent was her retirement and her husband's redundancy. The



'pull' factors varied. For one respondent the choice of Cornwall was a result of the location of the job her husband was able to secure. For the other two respondents the choice of Cornwall was due to previous family connections with the area. All the respondents expressed a specific desire to live in the country, although their definitions of 'country' varied. While two of the lifestyle migrants did live in very small villages, one lived on the edge of a small town. Initially, the respondent and her family had migrated to a very remote area which they had found too isolated:

*"It was a lovely place, but it was very isolated there, there was no shop, no pub, there were no facilities at all".*

However, the subsequent move had found them a living environment they were happy with.

In terms of 'place utility', Cornwall offered them all the living environment that they desired. Their ability to migrate came about through the deployment of different assets to the strictly 'economic' migrants. All of these migrants could be described as 'middle class', and all had benefitted from the house price differentials between the South East and Cornwall. Property assets appeared to be important for all of these migrants. Indeed, one respondent and her husband were entirely dependant upon capital in order to maintain them whilst looking for work. Additionally, the house price differences enabled them to be free of a mortgage at that crucial time. All of these migrants mentioned the ability to buy a larger property in Cornwall than the one they sold elsewhere, and ability in the future to 'trade down' in order to release equity, or use the property in order to generate income, as being important to them.

One point of significance which was also apparent in the survey data was the changing economic fortunes of in-migrants over time. Just examining those who had moved into

Cornwall in the last twenty years revealed some interesting differences. Of these seven households, five had experienced 'altered' economic situations. Two respondents clearly stated that despite their substantially sized properties, their actual income had declined considerably since moving to Cornwall. The remaining three had all moved into self employment, with one reporting that he did not expect to be able to continue into the next holiday season. The remaining two still maintained their businesses, although they were of radically differing sizes. One was essentially an 'odd job' person, who just about made a living. The other jointly owned a residential home, and had sold his house in order to invest the money in the business. However, the respondent gave the impression that the business was prospering.

The 'over 21 years' group of in-migrants had experienced quite varied economic fortunes. These will be explored more fully following an examination of the housing histories of 'long-term residents'.<sup>3</sup>

### **6.3.3 The housing histories of long term residents**

Finally, four housing histories will be examined of respondents who have lived in Cornwall for all or most of their lives. One of these respondents was in owner occupation, two were in local authority accommodation and one was a tenant farmer. Each history will be outlined briefly.

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<sup>3</sup> It is difficult to draw the line between in-migrants and long-term residents here. Clearly, those in-migrants who have lived in Cornwall over 21 years can be classified as long-term residents, even though they may have interesting migration histories. Just for clarity then, migration and housing histories have been examined for all migrants, then the housing histories of anyone who remains, followed by an overall discussion which should bring out the differences between the groups.



The first respondent had been born and brought up in Cornwall but had subsequently moved away because of her husband's job for less than five years. They had moved away from Cornwall because of her husband's promotion within a company, had moved back again in the late 1970s due to promotion, and he had subsequently changed employers "*because it was promotion for him*". Now, the respondent's husband is self employed as a consequence of being made redundant. The respondent stated that "*he was pushed into it rather than chose to do it*". In addition to the redundancy money, the respondent and her husband have had to use their property as collateral in order to obtain business loans. She indicated that this gave her a sense of insecurity, saying;

*"..the bank have got us tied up in such a way that they would get their money if anything went wrong. They use our homes as the basis for everything. Its not the same as having the security of your money coming in every month is it?"*

Despite having relatively 'successful' housing careers in the past, the enforced self employment has clearly left the respondent and her husband in a less secure position. Their current housing situation appeared very good.

The property is a large detached house with four bedrooms which was built in the late nineteen thirties. The house has been extensively renovated by the respondent and her husband, including an extension. When first married the respondent and her husband lived in Ivybridge as they both worked in Plymouth. The respondent's parents gave them some money towards a deposit for a house which helped them to buy somewhere straight away:

*"My parents gave us some money when we first got married towards the deposit which helped"*.

Since then they have continued in owner occupation, and now late in their housing careers have this large, well maintained property. However, their housing situation is now much more vulnerable to external economic circumstances than it was previously.



The next respondent lives with his wife and their two sons. All of the family have lived in Cornwall for all of their lives. At the time of the interview the respondent was not working due to a long-term disability. Both sons are on government training schemes. The house is a three-bedroom, end of terrace property which the respondent said was damp. The main source of heating is an open fire in the living room, with electric heaters elsewhere. There is a chance that central heating may be installed by the housing association, but this will result in a rent increase. The respondent is relatively immobile due to his disability and therefore indicated that central heating would be of benefit to him:

*“Its quite damp, as you can see. The windows get awfully condensated. The housing association are going to put cladding on the outside of these buildings, but that’s in the long-term, the next four years.....They’ve offered to put in central heating in these buildings.....we’ve said we would have it because of my disability, because you can actually warm each room for £150 on your gas bill”.*

The respondent and his wife started their married life in a caravan on the farm on which he worked. Following the death of his mother-in-law they moved in with his wife’s father in order to look after him. However, the respondent states that things didn't work out there, especially after their first son was born, and the local Doctor spoke to the housing department on their behalf to try and get them re-housed. They then moved to a caravan for about a year, until a local authority property became available. They remained in LA property, transferring twice, until the local authority’s housing stock was taken over by a housing association.

As with the previous respondent, the next respondent had lived in Cornwall all of his life. He lives with his wife who moved to Cornwall in 1978 and they subsequently married. The respondent works as a van driver and his wife works in a local superstore. The house



is a middle of terrace property, and is the only one left still owned by the council in a row of 20 houses. It is in good repair.

The respondent lived with his mother until she died when he was in his late forties. She had a council house but the respondent gave that up when he moved when he married and moved into his wife council house. The respondent's wife was originally from South Africa. She lived in London with her husband, and secured a job as a housekeeper when her marriage broke up, which had accommodation provided. She moved to Cornwall in 1978 with the job, but when that didn't work out the council re-housed her and her two daughters.

The final respondent and her husband had also lived in Cornwall all of their lives. They live in a four bedroom farmhouse with their twenty four year old son. The house and the farm is rented and the lease is in the respondent's husband's name and cannot be transferred to their son. Hence when they retire they will have to find alternative accommodation, and so will their son. At present they intend to try to build a property on some land that they own near to the farm. Both the respondent and her husband moved straight from their parents' homes into their current accommodation when they married. They have been there for twenty-eight years.

By way of conclusion it is possible to summarise a number of key issues which emerged from the interviews which in turn allow for a fuller understanding of the survey findings. Firstly then, one of key factors is the way in which housing histories and migration histories are intertwined.

The seven migrants who had moved into Cornwall in the last twenty years had, with the exception of two, been able to make housing 'gains' as a result of their moves. Four out of this five had originated from the South East and had sold much smaller properties than the ones they had bought on moving to Cornwall. While the other migrant had not originated from the South East, he had still been able to make 'gains' in terms of the size and quality of his housing. The other two in this group were slightly different. One had been in privately rented accommodation before moving to Cornwall and his situation didn't change. The final migrant had bought a larger property following the move to Cornwall, but had subsequently sold it and moved into privately rented accommodation. The gains made by the majority of this group reflect the survey findings that in-migrants of less than twenty years are over-represented in larger properties.

The 'over 21 years' LOR cohort were a much more varied group. This group comprised eight respondents, all with differing degrees of prior connections with Cornwall. Five of these respondents were living in owner occupied accommodation at the time of the interview, two in housing association accommodation and one privately rented. However, their housing histories differ radically. None of this group could really be described as having made housing gains as a result of migrating to Cornwall. While one respondent and her husband owned a considerable amount of property, this had come about through inheritance rather than migration. Five out of this eight had experienced housing difficulties at some point. One could be described as a second generation migrant who was experiencing difficulty gaining access to independent accommodation. Another 'second generation' migrant was a lone parent suffering exceptional housing need waiting to be rehoused by a housing association. A further two respondents had moved into rented accommodation following the loss of their owner occupied homes due to business



difficulties. However, these latter two cases had completely different outcomes due to the familial assistance received by one which enabled the household to remain in the house, but effectively rent off the relative who had bought the property. The final respondent who had experienced housing difficulties had overcome these as a result of an inheritance received from a friend.

Of those respondents who had lived in Cornwall all of their lives, two were in privately rented accommodation and three in social rented accommodation. There was just one owner occupier. However, this is purely a result of the sampling outcome and is not representative of the overall population, despite this group being more likely to be in social rented housing than any of the other groups. Their housing histories were also quite varied. Two had been in owner occupation when they were married, but had moved into rented accommodation when their marriages broke down.

It is apparent then, that migration-related housing gains were more likely to be made by more recent in-migrants. Moreover, changes in housing circumstances were linked to changes in both economic and other circumstances, such as divorce. Also worthy of note is the fact that six out of ten owner occupiers had received financial assistance from their families at some point in their housing careers, and a further three had received inheritances.

Indeed, although not specifically found amongst the long-term residents, familial assistance with housing was found in thirteen out of the twenty interview respondents. As mentioned above, in some cases this took the form of financial assistance towards a deposit to buy a property. Part of the assistance uncovered took place in the past, at the start of

respondents' housing careers. Some of the assistance was found to be comparatively recent. In terms of the housing 'crisis' though, there was limited evidence of familial assistance, except one case of financial assistance for a deposit, and one case where the respondent had remained sharing his parents' home well into his thirties. The sharing of accommodation by adult relatives at some point in their housing careers was something which was found in seven cases. The incidence and extent of familial assistance with housing found in the interviews appear to concur with that found by Finch and Mason (1993). This will be discussed more fully in the next chapter, which assesses the evidence derived from the empirical research against the research hypotheses.



### **CONCLUSIONS**

#### **7.1 INTRODUCTION**

The data presented in the previous two chapters have revealed a complex picture regarding migration, households, housing and housing need in Cornwall. This chapter assesses the extent to which this evidence supports or refutes the research hypotheses, and more widely, what it reports about counter-urbanisation, housing and households in Cornwall.

The first section of the chapter discusses the survey findings relating to household structure and ‘concealed’ housing need. The extent to which household structures conceal housing need is assessed, and the reasons why. How this relates to LOR in Cornwall, and housing chances in terms of access to accommodation by the sub-groups is explored. If and how families are assisting their members with gaining access to accommodation is then discussed before moving on to explore the differing housing circumstances and chances of the sub-groups.

#### **7.2 HOUSEHOLD STRUCTURES AND CONCEALED HOUSING NEED**

It was an aim of this research to examine the extent to which household structures differed amongst long-term residents and recent in-migrants. Secondly, it was suggested that differing household structures concealed housing need.

The survey data indicated that household structures did vary amongst the LOR cohorts. The most significant of these findings was that households containing adult children were over-represented in the ‘all of life’ LOR category. Additionally, households containing

adult children were more likely to contain members who were in semi and unskilled occupations or were not economically active. This suggested that at least in part the differing household structures might be associated with the differing class distributions of the LOR cohorts. Contrary to expectations, however, complex-type households were not over-represented amongst long-term residents, but 'complex households containing elderly' were slightly over-represented amongst those residents who had lived in Cornwall for up to ten years.

In the case of the over-representation of 'complex households plus elderly' in the 'up to ten years' LOR cohort, there was some suggestion in the interviews that migrants may be bringing elderly relatives with them on moving to Cornwall. However, this was a 'hint' and would require further investigation before any conclusions could be drawn. The over-representation of 'couple plus adult children' households amongst the 'all of life' LOR cohort however, appeared to be a result of the adult children in this group having exceptional difficulties 'leaving home'. Before examining this further it is necessary to explore the extent to which household structures concealed housing need generally and the nature of that housing need.

### **7.2.1 Housing need and household structures**

Overall, levels of expressed housing need within the survey data were high at 10% of the sample, but accorded well with the findings of other housing need surveys (CRCC, University of Plymouth, 1996). Measuring housing need in two ways enabled a distinction to be made between those actually seeking alternative accommodation and those people who desired to live separately from their current household but were unable to do so. While this was a 'subjective' measure of housing need (it allowed the respondent to express



subjectively felt need) the data reveal that the people who have expressed need, and their reasons given reflect a very 'real' need on their part.

Before moving on to examine the extent to which the housing need recorded was concealed, it is worth briefly recapping on who expressed housing need. Of those seeking alternative accommodation, a significant proportion were young people under age twenty five (43.4%). Single people aged over 25 were also significantly represented (21.6%) as were 'whole households' (33.3%). While it was not possible to know 'who' wished to live separately but were unable to, 74% cited a lack of economic resources or high rents as being the reason they were unable to live separately. It is possible to speculate that a significant number of these may also be young and/or single people.

Housing need was found to be located in many household structures, although it was over-represented in 'couple plus children', 'lone parent plus children', 'two or more non-related adults' and 'complex' household structures. The evidence therefore indicates that much of this housing need is 'concealed'. For instance, of those actually seeking alternative accommodation, nearly two thirds were people who desired to live separately from their current household. As mentioned above while the majority of these were potentially single person households aged 25 or under, about one fifth of those seeking alternative accommodation were single and aged over 26 years.

Further evidence of 'concealed' housing need was found amongst those who expressed the desire to live separately but who were unable to do so. Overall, 47 people expressed the desire to live separately from their present household but were unable to do so. As mentioned above, although it is not possible to discern from the data who these people are

the emphasis on 'rents' being too may well indicate that these people are single people wishing to set up independent accommodation.

It is apparent, therefore, that new household formation for single people within Cornwall is difficult due to restricted access to independent accommodation. The reasons that were given for seeking alternative accommodation substantiate this. Independence was the most frequently cited reason, but other reasons such as the setting up of independent accommodation due to marriage or cohabitation, and overcrowding, point to the difficulties faced by those attempting to form new households. As discussed in chapter three, research reported by Morris (1990) suggests that by age 25, the majority of young people have established independent households of some form. Additionally, more recent research has found that the median age for leaving home for women was 20 years 9 months, and for men 22 years 11 months (Di Salvo *et al.*, 1995:11). In Cornwall it appears that this process is being inhibited.

Generally speaking a traditional tenure route for young people 'leaving home' has been into privately rented accommodation. However, the survey data indicate that those people seeking alternative accommodation within Cornwall have to spread their net more widely when searching for accommodation. While a third were seeking privately rented accommodation, a third more were seeking to buy somewhere. This in part may be the 'whole households' who were seeking alternative accommodation, but it is likely to be a reflection of the recognition of the lack of privately rented accommodation available. For single people seeking to set up independent accommodation within Cornwall, while the size of the privately rented sector reflects the national average (Williams *et al.*, 1995), the dominance of the tourist industry within Cornwall will mean that much of this



accommodation is let 'out of season'. Moreover, as discussed earlier, policy changes in the last few years have generally increased the difficulties faced by young people under the age of twenty five in attempting to set up independent households.

'Leaving home' for young adults in Cornwall is therefore hampered by the stringent economic conditions, the lack of affordable rented accommodation and benefit restrictions imposed upon those under age 25. In Cornwall, the high unemployment rates among the under 25s will mean that restricting benefit to 'force' young people to remain at home will be a particularly effective policy. Thus, it appears that young adults are likely to remain in their parental home for longer than suggested by other studies (Di Salvo, 1995).

As discussed earlier the changes to state benefits in relation to the under twenty fives are underpinned by a particular view about parental responsibility. However, the very fact that 43.4% of those seeking alternative accommodation were young people wishing to leave the parental home clearly shows that the wishes of young people run counter to the beliefs upon which these policies are founded. The frequency with which 'independence' was cited as a reason for seeking alternative accommodation confirms that this is indeed the desire for many young people.

The vulnerability of young people under the age of 25 to homelessness has generally increased in recent years due to the impact of policy changes and the increase in youth unemployment.<sup>1</sup> The difficulties faced by the young people in this study indicate that young people in Cornwall have an increased vulnerability to homelessness. Remaining in the familial household may be problematic for those households whose sole income is from

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<sup>1</sup> See chapters Two and Three.

benefits or which are low paid, or already overcrowded. Conflict between parents and children has been cited as a contributory factor to homelessness (Anderson *et al.*, 1993). When economic circumstances are strained, the likelihood of stress and therefore household conflict must be elevated.

Significantly 21.6% of those seeking alternative accommodation in the study were single people aged 26 or over, and again 'independence' was the most frequently cited reason for this group seeking alternative accommodation. This clearly shows that the difficulties that young people in Cornwall have with setting up independent households are not confined solely to the group that is particularly affected by the benefit restrictions, the under twenty fives. The lack of privately rented accommodation and the low wage - high unemployment nature of the economy within Cornwall will inevitably result in single people having difficulty establishing independent households, especially as they are not catered for by homelessness legislation and generally by the social rented sector. Single people are more likely to have difficulty gaining access to owner-occupation as their ability to borrow is constrained by only having one wage on which to base the mortgage. In Cornwall this is going to be exacerbated by the comparatively high house prices (in relation to wage levels) and the resultant 'mortgage gap'.

As discussed in Chapter Two, access to owner-occupation is particularly difficult for single people generally but in Cornwall the 'mortgage gap' which has been calculated on the basis of a mortgage that could be raised with two wages coming into the household, (CRCC, 1992) will be on average considerably larger for single people. Thus single people generally in Cornwall will be at a disadvantage in terms of gaining access to owner occupation. This will particularly affect women given that, on average, they still earn less



than men. Furthermore lone parents are clearly affected by this given that the survey revealed them to be significantly under-represented in owner occupied accommodation.

Although household structures conceal housing need, the evidence does seem to suggest that households are not so much ‘absorbing’ extra members as being inhibited from splitting into new households. Young people are being prevented from ‘leaving home’ at the time they feel ready for independence as they are unable to obtain a mortgage in order to move into owner occupation, and are unable to afford the limited amount of privately rented accommodation available. Households are being forced to accommodate members despite the fact that this clearly runs counter to the wishes of those concerned.

### **7.2.2 Housing need and length of residence**

Thus, household structures differ amongst the LOR cohorts, and household structures conceal housing need; but what is the relationship between the two? Contrary to initial assumptions, the evidence suggests that although ‘complex-type’ households may be concealing housing need, this is not specifically related to LOR in Cornwall. Generally speaking, all of the LOR cohorts expressed housing need, which was not found to be directly related to LOR in Cornwall.

However, closer inspection revealed the picture to be more complicated than this. The largest single household structure containing expressed housing need was ‘couple plus children households’. While these were spread throughout the LOR cohorts, the largest group were those containing only adult children and who had been resident in Cornwall for all of their lives. This is very interesting and points to the particular difficulties faced young people who have lived in Cornwall all of their lives in gaining access to independent

accommodation. It is worth stressing that housing need was expressed by young people in all of the LOR cohorts and importantly, 'couple plus adult children only' households expressed a comparatively large amount of housing need in the '21 years and over' LOR category. It is possible to conclude that this is evidence of the exceptional difficulties in gaining access to independent accommodation faced by young adults who have lived in Cornwall for all, or a long period of their lives.

The reason for this appears to be, as expected, the comparative economic weakness of this group. While it was not possible to measure the occupational class of the person in housing need, it was found that 'couple plus children over 18' households were over-represented in semi and unskilled occupations, as were people who had lived in Cornwall all of their lives. Coupled with the reasons that were given for either seeking alternative accommodation or wishing to live separately but being unable to, such as rents being too high or insufficient income, the evidence certainly suggests that young people who have lived in Cornwall all of their lives do not have the economic means to gain access to independent accommodation. This is exacerbated by the limited amount of privately rented accommodation available within Cornwall and perhaps the impact of benefit changes for the under twenty fives. The impact of the comparative lack of privately rented accommodation will be discussed more fully later when assessing housing chances.

However, the size of this group may also be partly a product of potentially different migratory strategies between the cohorts. Evidence from an analysis of the census LS data suggests that those aged between 17 and 25 are twice as likely to migrate out of Cornwall than other age groups (Williams *et al.*, 1995:62). This coupled with evidence that suggests that professional groups are more likely to migrate long distances (Champion, 1996) may



well indicate that the children of in-migrants are more likely to migrate out of Cornwall for career-related reasons than the children of the long-term population. Thus the difficulty of forming independent households for the children of more recent in-migrants may be lessened by migration effects.

While all of the LOR cohorts expressed housing need, the nature of the need is specific and does not preclude the possibility that generally speaking, more recent in-migrants are in better housing circumstances than long-term residents (see later discussion). The young people expressing housing need amongst in-migrant groups are likely to be second generation migrants and therefore subject to the same economic circumstances as the children of long term residents (although this may be lessened by the effects discussed above). Furthermore, housing need was also shown to be more likely amongst those living in privately rented accommodation generally which will affect the 'economically weak' in any of the LOR cohorts.

The over-representation of housing need in households in privately rented accommodation was not really surprising and is likely to be partially attributable to the insecure and expensive nature of the privately rented sector. Indeed, over half of those respondents preferring separate accommodation but unable to move were currently living in privately rented accommodation, and a third of those who were actually seeking alternative accommodation. This is much higher than the levels of privately rented accommodation in the general population, and correspondingly there was an over-representation of households expressing housing need in privately rented accommodation apparent in the chi-square analysis. There are two points that can be made about the relationship between housing need and living in privately rented accommodation.

Firstly, the insecure and generally expensive nature of the privately rented accommodation can mean that those people reliant upon it find themselves almost permanently in a state of transition to different accommodation. Assured shorthold tenancies combined with the effects of the tourist industry in Cornwall gives rise to a very 'short term' privately rented sector. It is not surprising that housing need is related to living in this tenure sector.

Furthermore, the people who are likely to have to rely upon this sector tend to be the economically insecure, who are also more likely to be more vulnerable to homelessness generally. Indeed, the research found that economically inactive people were over-represented in both of the rented tenure groups. Furthermore, long-term residents were over-represented amongst this group of economically inactive people living in rented accommodation. Once more it appears that housing need is indirectly associated with being a long-term resident of Cornwall, and directly associated with not having the economic means to secure access to permanent accommodation. In comparison with the other two sectors, when 'who' was seeking alternative accommodation was examined, there was a significant proportion of whole households rather than single individuals. This clearly reflects the general problems associated with the sector, especially within Cornwall.

A larger proportion of households expressing housing need described their accommodation as 'poor' compared with the proportion describing their accommodation as 'poor' in the overall sample. Moreover, those in either of the rented sectors were more likely to describe their accommodation as either satisfactory or poor than those in owner occupied accommodation. This suggests that not only is the privately rented sector insecure, it also contains a higher proportion of accommodation in a poor condition than the owner occupied sector.



To summarise so far. It is apparent from the levels of housing need expressed by young people within Cornwall, particularly those under twenty five, that they are having great difficulty gaining access to independent accommodation. It appears that they are being forced to remain living with their parents, despite the fact that they clearly wish to form new households themselves. It is also apparent that the size and short-term nature of the privately rented sector within Cornwall means that there is no real 'transitional' tenure for young people. Furthermore, low wages and high unemployment levels mean that what accommodation is available is likely to be out of the financial reach of this group. It is also apparent that this lack of access to independent accommodation is not just confined to those under 25, single people over 26 can also be found still living with their parents due to the lack of affordable accommodation available to them.

This is not a problem unique to Cornwall. As mentioned in Chapter Two, levels of youth homelessness have significantly increased in recent years and single people generally have problems gaining access to owner occupation. However, this is exacerbated in Cornwall by lack of a real 'transitional tenure' for young and/or single people who lack the economic means necessary to gain access to owner occupation. For single people on low wages it is difficult to see how they are ever likely to be able to move into independent accommodation if the situation remains as it is.

While this problem affects all of the LOR cohorts, there is some evidence to suggest that the 'all of life' group are disproportionately affected. As the 'all of life' group are more likely to be in manual occupations generally than the other LOR cohorts, it is possible to speculate that this is likely to be a result of the differing economic situations of the groups which in turn will affect their ability to gain access to either privately rented

accommodation, or owner occupation. Given that households in privately rented accommodation are more likely to express housing need, perhaps the prime determinant of housing need is 'weak' economic circumstances.

### **7.3 THE RESOLUTION OF HOUSING NEED**

As discussed in chapter four, the interview sample contained eleven people expressing housing need in some form. While it is clearly a very small sample, the 'type' of housing need expressed by the interview respondents corresponded with the types of housing need revealed by the survey data. Difficulties associated with new household formation were illustrated through five of the cases. These were covered in more depth in Chapter Six. These cases clearly highlight the problems of trying to gain access to independent accommodation from within Cornwall, and also indicate that the resolution of this need is largely dependent upon economic resources and access to appropriate accommodation.

There was little evidence of direct familial assistance in the resolution of housing need between the time of the questionnaire completion and the time of the interview. There was one case of housing need that had been recently resolved through direct familial assistance and that was the case of the household who could potentially have lost their home due to business difficulties. The respondent's wife's brother had stepped in and had bought the property and rented it back to the respondent to prevent this happening. This is clearly an exceptional case as few people would have family members financially able to assist in such a way. In terms of the five cases of housing need that had been resolved since the completion of the questionnaire and the time of the interviews, there was no evidence of familial assistance.



In total this represents very little evidence of how housing need was being resolved within the context of the housing 'crisis'. In part this might be related to the difficulties encountered in getting those in housing need to be interviewed and partly the fact that the overall interview sample was very small. However, the interviews did uncover a not inconsiderable level of financial assistance that respondents had received from family members at some point in their housing careers. Furthermore, there was evidence of family members sharing households during their adult lives in seven cases.

Thirteen out of the twenty interview respondents had given or received familial assistance with housing. Much of the assistance that was uncovered in the interviews took the form of financial assistance to enable access to owner occupation. Most of this had been received at the start of the respondents housing careers. This form of financial assistance from families to enable access to owner occupation was found in all the LOR cohorts, and in the past as well as relatively recently. Within this small sample it does appear that parental assistance played a significant role in assisting access to owner occupation.

As mentioned above there was also evidence of the sharing of accommodation which generally took the form of with adult family members returning to live with parents for a short period of time. This tended to related to problems of access to independent accommodation as a result of financial hardship. Direct familial assistance to resolve a housing problem was only found in two cases. One was a utilising a contact with a cousin to gain access to rented accommodation. The other was direct financial assistance from a brother to stop the respondent losing his home as discussed above.

In a sample of twenty therefore, there was a substantial amount of familial assistance with housing found. Only seven out of the twenty respondents had experienced no assistance in any form, while many had experienced more than one form of assistance. The type and extent of familial assistance accords with that found by Finch and Mason (1993) and arguably, combined with the evidence from the study by Buck *et al.*, (1993) is further evidence that families remain a significant form of support for their members, certainly in relation to housing.

As discussed in chapter two, Franklin (1993) argued that familial assistance with housing had always been a significant aspect of gaining access to housing, despite the establishment of the welfare state, and will be more so in the future within a housing system dominated by owner occupation where inter-generational loans or gifts of wealth are likely to enable access to owner occupation for those at the beginning of their housing careers. The evidence presented here, albeit small scale, does suggest that inter-generational financial assistance is part of 'family life' amongst some owner occupiers. However, the ability to give this assistance is dependent upon financial circumstances and in an age where housing is increasingly looked to as a source of financial support in 'old age', the evidence presented here may not be indicative of future trends. Such policies are likely to affect those at the bottom end of the home ownership ladder disproportionately as more affluent home owners may have income enough to protect their housing equity. This certainly has implications for housing inequality generally which will be discussed more fully below when assessing the housing chances of the LOR cohorts.

The incidence of adult children remaining at home with their parents within the sample (as discussed in the previous section), although pointing to the difficulties faced by young



people in forming new households, does suggest something about family obligations more generally. It appears that parents are prepared to accommodate their children well into adult life. However, the prevalence of expressed housing need amongst this group is clear evidence that this runs counter to the wishes of the young people involved. Moreover, as discussed above, such 'enforced dependency' runs the risk of turning into an increased vulnerability to homelessness. Families breakdown as the evidence from studies of young homeless people suggests (Anderson *et al.*, 1993). In Cornwall the length of time young people may be 'forced' to remain at home may test even the closest family.

Evidence that obligations were any stronger amongst 'Cornish' families was not found in the interviews exploring how housing need was resolved. However, this should not be seen as a conclusive refutation of the suggestion that Cornish families are 'different'. To some extent the methods employed and the focus of the study meant that it would be very difficult to establish 'difference'. To do so would have required a much more specific focus on kinship structures and networks, obligations and responsibilities, and a much larger sample of both Cornish and non-Cornish families.

The previous section concluded that the housing system does not cater for the needs of young people and/or single people generally, and that in Cornwall this is especially problematic given the size and nature of the privately rented sector and the 'mortgage gap'. As discussed, this clearly causes problems for young people and arguably puts them at risk of becoming 'roofless'. Reliance on their families to cater for their housing needs is not without its problems. Firstly, as already mentioned, remaining within their parents home may be satisfactory for some but for others, for whatever reason, this is not be possible. In Cornwall, the delayed 'leaving home' age may serve to add pressure to families which

could cause problems. Abbott and Wallace (1992) argued that for families receiving state benefits, having an adult child in the house not only restricts the benefits they receive, but also adds an increased financial burden to the household. In Cornwall this has particular resonance given the high levels of unemployment.

Intergenerational loans to enable young people to gain access to owner occupation may overcome this problem to some extent, but it is no solution. Ability to provide loans or gifts in the first place is dependent upon income and perhaps the parents' own housing equity and as such could serve to perpetuate inequality of access to housing. This is explored more fully in the next section when examining the housing chances of the LOR sub-groups.

#### **7.4 HOUSING CHANCES AND ACCESS TO HOUSING**

One of the hypotheses of this research was that the housing chances of recent in-migrants and long-term residents differed. It was suggested that the housing system in Cornwall effectively operated on 'two tiers' with long-term residents having less access to decent, affordable accommodation than recent in-migrants. The evidence presented in the preceding two chapters while indicating that this was broadly the case revealed that it is not LOR alone that is a determinant of housing chances. However, the differing characteristics of the LOR cohorts mean that housing chances are roughly structured around LOR in Cornwall. In order to evaluate this evidence, it is necessary to consider housing chances in three ways: the economic status of the household (housing circumstances are to some degree inextricably linked to economic means as discussed in chapter two), current housing circumstances and access to housing.



#### **7.4.1 Migration effects - a complex of factors, class and migration**

Examining occupational class differences between the LOR cohorts in the sample clearly demonstrated that the 'up to ten years' residence cohort has a higher proportion of occupational classes 'I' and 'II' than any other cohort. The data confirm that these economic advantages translate into housing advantages. Those migrating into Cornwall in the last twenty years are more likely to be in owner occupation than the other two LOR cohorts. In turn, this was found in part to be accountable for by occupational class. Thus, the differing economic circumstances of the LOR cohorts do indeed lead to housing advantages, certainly in terms of gaining access to owner occupation.

This was particularly pronounced amongst the younger age cohort. The survey data revealed that within the '25-44 years' age group, those migrating into Cornwall in the last ten years were much more likely to be in owner occupation than any of the other LOR cohorts. As this age group is more likely to contain people who are setting up independent households for the first time, this suggests that those people who have moved into Cornwall in the last ten years have better access to owner occupation than those who have been reliant upon the economy in Cornwall for any length of time.

A few caveats are necessary here. The nature of the housing situation in the last ten years has meant that those migrating into Cornwall will probably have little option other than to buy a property. As discussed earlier, living in an owner occupied property does not necessarily guarantee better housing circumstances as this tenure group is extremely varied according to the size and condition of properties. Indeed, the study by Buck *et al.*, (1993)

suggested that the purchasing of sub-standard properties as a means of access to housing was not uncommon.<sup>2</sup>

However, there are also other factors that denote the enjoyment of better housing circumstances amongst the recent in-migrant cohorts (up to twenty years of residence). The data revealed that while there was no direct relationship between length of residence in Cornwall and the respondents' opinions on the condition of their accommodation, those people living in either social rented or privately rented accommodation were more likely to describe their accommodation as being 'satisfactory' rather than 'good'. As those respondents resident in Cornwall for all of their lives were more likely than any other LOR cohort to live in privately rented or social rented housing, this suggests that the housing conditions of this group are not as good as the rest of the population.<sup>3</sup> Likewise, although not statistically significant, there was an over-representation of those in 'manual' classes who described their accommodation as 'satisfactory' rather than good.

Furthermore, it was found that those in-migrants resident for less than twenty years were more likely to live in houses containing 4-5 bedrooms than the other two cohorts. This group of in-migrants is therefore more likely to live in bigger houses and therefore potentially have access to larger capital assets than the other groups and, depending on the number of people in the household, better living conditions. In turn this was found to be associated with occupational class. The differing housing circumstances of the groups are clearly related to the differing class distributions of the LOR cohorts, with 'middle class' migrants having clear advantages. However, the interview data suggest that the house price

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<sup>2</sup> For evidence of the poor quality of much owner occupied accommodation see the Carrick Housing Condition Survey (1996), Carrick District Council.

<sup>3</sup> It is generally privately rented accommodation which is in poor condition.



differentials between the region migrated from by the migrant and Cornwall may have also played a part in enabling migrants to purchase larger properties. Better housing circumstances may have important long-term consequences with regard to inheritance.

In terms of their housing chances, the evidence of higher levels of owner occupation and larger properties amongst more recent in-migrants at least suggests that the children of in-migrants are more likely to inherit property than people who have lived in Cornwall all of their lives. The significance of this is debatable. In light of the discussion in Chapter Two however, it is possible to speculate upon a number of potential consequences. As discussed in Chapter Two, research has suggested that inheritance is not likely to structure access to owner occupation as it generally occurs later in the life-cycle (Hamnett, Harmer and Williams 1991). However, as Forrest and Murie (1995) point out, it might encourage 'trading up' for those already in owner occupation. Additionally, they suggest that divisions might occur between first time buyers who had access to intergenerational loans and those who do not (*ibid*). If this occurs then the children of in-migrants in the last twenty years will have significantly better chances of access to owner occupation than the children of longer-term residents. This is particularly significant in Cornwall given the high levels of owner occupation and lack of real alternatives.

It is worth noting here though that the limited evidence regarding inter-generational loans or gifts does not indicate that this practice is particularly prevalent even when the equity is available to be released (Pickvance and Pickvance, 1993). However, there is also a clear lack of research in this area and evidence from the interviews for this study, albeit a very small sample, found that over half of those in owner occupation had received financial help from parents at an early stage in their housing careers.



While it is impossible to accurately predict the housing fortunes of owner-occupiers in the future as ‘trading down’ may be required to release equity for a number of reasons (see Chapter Two), the assistance given to family members is given at an early stage in their housing careers, before parents are likely to ‘trade down’ or sell their homes to finance residential care in ‘old age’. The benefit of this kind of assistance is that it may enable access to decent independent accommodation, even if the capital benefits are impossible to predict. However, as discussed earlier, to some extent this will be dependent on ability to give assistance (i.e. the size of the property or parental income), and as such this is likely to exacerbate existing inequalities. Furthermore, ‘trading down’ will increase the competition within Cornwall for smaller properties, thereby raising prices at the lower end of the market and consequently disadvantaging the ‘economically weak’.

Finally, Forrest and Murie suggest that inheritance might encourage multiple house ownership (*ibid.*). Not-with-standing the above caveats, in Cornwall’s case this might have particular resonance. Analysis of the LS data suggest that young people comprise a significant proportion of those who leave Cornwall (Williams *et al*, 1995:63). The same study also concludes that

“If ‘economic’ variables such as ‘seeking work’ or ‘earners in the family’ can be seen to indicate economic fortunes then those who leave Cornwall are those who do ‘best’.” (*ibid.*).

If this is indeed the case then it can be assumed that those who leave Cornwall are likely to be able to move into owner occupation eventually. If these are young people, either leaving for employment or higher education, then they are likely to be able to pursue ‘successful’ housing careers on their own. The inheritance of parental property later in life is going to be an added bonus. If ‘trading up’ is not particularly attractive then they may chose to retain the property as a second home especially in light of Cornwall’s popularity



as a holiday destination. For the inhabitants of Cornwall, the already existing housing stress will be exacerbated as a result of the decreased the size of the housing stock.

However, the above discussion is premised on the idea that first generation migrants are able to retain their current economic and consequently housing circumstances. There is some evidence to suggest that, as a group, the longer migrants remains in Cornwall, the more their economic circumstances come to resemble that of the long-term population. The comparison of the economic circumstances of the LOR cohorts in this study revealed a distinct pattern, with the proportion of non-manual workers to manual workers declining with length of residence in Cornwall. While these are cohorts sampled at the same point in time, it is possible that this is evidence of changes over time. Conversely, it may be evidence of different ‘types’ of migrants at different times. It is not possible to know this from the data. However, the research by Williams *et al.* (1995) also found some evidence of a decline in economic fortunes, and the interview data in this study, which examined the histories of in-migrants also found this to be an accurate reflection of the changing circumstances of some of the migrants.

The significance of the apparent decline in the economic fortunes of some migrants in relation to their housing chances is dependent upon a number of things. As already discussed, the data suggest that migrants of ‘less than twenty years’ were much more likely to be living in properties with four or five bedroom than those resident for ‘twenty one years or over’. This was particularly pronounced in the ‘up to ten years cohort’, who likewise were highly over-represented in occupational classes ‘I’ and ‘II’. Indeed, further analysis revealed the association between LOR and number of bedrooms to be attributable, at least in part, to the effects of occupational class. Nonetheless, this is still significant in

terms of the advantage gained by recent in-migrants in the housing market. The differences between the less than twenty years cohorts and the twenty one years and over cohort, however, may well be explainable by differences in the housing market when the latter group migrated, rather than a decline in economic fortunes. Alternatively, it may well be attributable to the different age structure of the LOR cohorts. The longer-term cohorts are more likely to be older and therefore to have 'traded down' already following either a decline in economic fortunes or simply a change in household composition, such as adult children leaving home.

The interview respondents who had made substantial gains in the size of their accommodation as a result of the house price differentials between Cornwall and their previous place of residence indicated that they might choose to 'trade down' later in life in order to release equity. Some of them had already experienced a decline in their economic fortunes. Clearly this is limited evidence and further research would be required in order to substantiate it. Nonetheless there is evidence of a decline in the economic fortunes of in-migrants over time and differences in the housing circumstances of the LOR cohorts. Coupled with the evidence from the interview data these insights provide a fairly convincing case that the housing advantages of the recent in-migrants may not be retained over time. Arguably, there is no reason why 'trading down' will affect the higher rates of owner occupation among in-migrants compared with long-term residents, only the size of the property. To some degree, therefore, an equity advantage between the LOR cohorts may be retained due to the higher proportion of in-migrants in owner occupied accommodation.



To recap; there is evidence that in-migrants moving into Cornwall in the last twenty years have been able to take advantage of house price differentials between regions which has, in part, led to differences in the current housing circumstances of the LOR cohorts. This appeared to be substantiated by the interview data. It is also apparent that in-migrants are also more likely to be 'middle class' which in turn is likely to translate into housing advantage. However, there is also evidence to suggest that the economic advantage may not be retained over time. As yet it is not clear how this will affect housing circumstances. It is not valid to take the '21 years and over' cohort as an indication of what might happen as it is not possible to know exactly the condition of the housing market at the time the cohort migrated and consequently what gains could have been made through migration. Nonetheless, the limited evidence from the interview data suggest that some migrants may find themselves 'equity rich and income poor' and therefore find it necessary to move into a smaller property at a later date in order to release equity. If this happens then housing advantages in terms of equity holdings may be eroded over time and the possibility of inter-generational loans decreased. Nonetheless, at present is clear that recent in-migrants who are 'middle class' and in owner occupation enjoy very good housing circumstances, and potentially better long-term housing chances.

The other side of the coin of course is the disadvantage faced by those not fitting the criteria specified above. On the most basic level, the over-representation of long-term residents in the social rented sector will mean that the children of this group will not inherit at all, further compounding the disadvantage experienced by young adults in terms of gaining access to owner occupation. This is premised on the idea that inter-generational loans will become increasingly important in enabling access to owner occupation.

For those in any form of rented accommodation in Cornwall, their housing options are severely restricted. Furthermore, those financially unable enter owner occupation trying to establish independent accommodation face severe problems. While the divide between those in owner occupation and those in rented accommodation may not be as apparent as predicted by Saunders (1990) in terms of wealth, in Cornwall the divide between the sectors in terms of access to secure, permanent accommodation is significant. While other studies have shown that access to owner occupation is still structured primarily by class (Watt, 1996), the 'mortgage gap' in Cornwall may alter this and heighten the importance of other sources in assisting entry, such as inter-generational loans or gifts. Given the differences between the LOR cohorts in terms of the size of their properties (and thus housing equity) and the class differences between the groups, these 'alternative' sources may only serve to exacerbate the inequalities of access already present between the groups. Clearly, the extent to which this is significant will be dependent upon the extent to which these equity advantages are maintained over time. There is some indication that they may not. However, even if 'trading down' (as discussed above) occurs, this is also likely to disadvantage long-term residents by increasing competition for smaller (and thus cheaper) properties.

The housing disadvantages faced by long-term residents at present are disturbing. For those with exceptional problems of access to owner occupation, such as young and/or single people generally (especially single women), the low paid and unemployed, remaining with their families may be their only housing option if they remain within Cornwall. Their only other option may be to leave Cornwall.



## 7.5 MIGRATION MOTIVATIONS AND HOUSING

The limited evidence from the interviews with in-migrants suggests that their motivations for moving to Cornwall roughly echo the findings from other research (Perry *et al.*, 1986; CCC, 1988). The migrants interviewed in this study who had migrated in the last twenty years could largely be categorised as either 'economic' or 'lifestyle' migrants. Interestingly, even the 'economically' motivated in-migrants mentioned Cornwall's environmental attractions. Thus, the decision to migrate to Cornwall, while primarily economically motivated for some (in these cases mainly professional workers), may also include 'secondary' factors. These secondary factors may include house prices. There was also some (albeit limited) evidence that previous familial connections with Cornwall have in part influenced the choice of location for some migrants.

The evidence from the differential housing circumstances and housing chances of the LOR cohorts, combined with the limited evidence from the interviews, does suggest that there has been some 'migration added benefit' to the housing circumstances of recent in-migrants, particularly those in the last ten years. As discussed above, it is apparent that in-migrants of less than twenty years who are middle class are more likely to live in larger properties. The interview data suggested that this in-part may be an outcome of the house price differentials between the region they migrated from and Cornwall.

The implications of this for the housing situation in Cornwall were discussed above. However, there was also a small amount of evidence to suggest that in-migrants are increasingly reliant on their property assets in order to maintain themselves economically after living in Cornwall for some period of time. There were 'hints' in the interviews that in-migrants were unaware of the grim economic circumstances in Cornwall, and had

assumed that they would be able to support themselves once they had migrated, especially lifestyle migrants. The small number of lifestyle migrants interviewed in this study all indicated that the house price differentials between the area they had migrated from and Cornwall had enabled them to buy large properties, mostly without a mortgage. In turn they all indicated that they would need to use this property in the future, either to release capital or for some form of business enterprise. This has echoes of Savage *et al.*'s (1992) discussion of the role of property assets from housing in middle class formation and would clearly warrant further investigation.

Overall, a few generalised conclusions can be drawn. It is apparent that housing chances in Cornwall are experienced differently according to length of residence. However, this is primarily connected with the differing economic characteristics of the LOR cohorts rather than LOR alone. Although the adult children of migrants were found to be expressing housing need this was not at as high a level as the children of long-term residents. Moreover, their chances of inheritance are greater which may enhance their housing chances in the future, depending on whether or not the first generation migrants retain their equity advantages.

Household structures were found to be concealing housing need and, as the literature examined in Chapter Three indicated, this was clearly associated with the housing scarcity. Families were accommodating members longer than perhaps they (or those who were unable to move elsewhere) would wish. This was especially the case with adult children. While families appear to be an important source of support for their members, in relation to the housing 'crisis' this may serve to exacerbate existing inequalities. For long-term residents the support offered is more likely to be in the form of remaining in the familial



home, for many more recent in-migrants the housing equity advantages held in comparison with long-term residents may enable them to offer loans which will enable their children to gain access to owner occupied accommodation. Furthermore, 'familial responsibility' could really be put to the test with many households essentially 'forced' to accommodate members who have little option but to remain co-residing. There is clear evidence of this 'enforced dependency' already.

What is most evident from the research presented above is that many long-term residents suffer very real housing disadvantages. These, it appears, are very much related to the very limited economic resources at the disposal of many long-term residents, which in turn is clearly a result of the structurally weak economy within Cornwall. It seems sadly ironic that the population-led growth is perceived to be such a good thing by planners.<sup>4</sup> What appears to have happened is that rather than stimulate growth, population expansion has merely increased competition for scarce resources, especially housing, with those without the economic means losing out in the struggle. As the evidence suggests that recent in-migrants are more likely to be middle class, and apparently able to bring economic resources with them in the form of property assets (and therefore less dependent upon the fortunes of the economy within Cornwall), it is long-term residents who are severely disadvantaged.

This is clearly apparent from the findings presented above. While housing chances are not determined by LOR alone, in conjunction with the stronger economic situations of in-migrants (especially in the last twenty years) and their consequently higher levels of owner

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<sup>4</sup> The latest Structure Plan (Cornwall County Council, 1997), however, does take a slightly more pessimistic view of continued growth, recognising that without a supporting infrastructure there will be negative consequences. Nonetheless it advocates the building of 45,000 new homes, for general rather than specifically local needs.

occupation, the differing housing chances of the sub-groups are manifest. As Murie argues, “inequalities in housing do not simply reflect other inequalities but interact with them” (1995:140). Indeed, gaining access to owner occupation, the dominant tenure within Cornwall, increasingly equates with gaining access to accommodation with some degree of security of tenure. Without economic regeneration, the future prospects for long-term residents are not good.

Possibilities for economic growth are not abundant, however. Early to de-industrialise, Cornwall’s economy is very much ‘post-industrial’. With other regions having de-industrialised in recent years, and with counter-urbanisation trends not showing any signs of receding it is possible that Cornwall’s experience may be echoed in other areas. Access to housing in areas experiencing counter-urbanisation may well increasingly depend on access to equity through families rather than income alone (or occupational class).

This clearly highlights the problems associated with a housing system dominated by the private market. The law of supply and demand in the housing market will provide access to housing for those with the economic resources to compete. In Cornwall the levels of owner occupation are very high and thus there is an urgent need for affordable housing provision. If the private market cannot provide this, then the public sector must. However, the solution cannot be simply building more houses, even if these are provided through the social rented sector. Without levelling the ‘owner occupation playing field’, which will only come about by increasing the economic opportunities within Cornwall, many long-term residents will continue to be disadvantaged.



## 7.6 SUGGESTIONS FOR FUTURE RESEARCH

In some ways research raises as many questions as it answers, and, given the inevitable constraints of time and resources, this research programme in Cornwall would not claim to have addressed all the relevant themes and issues which might have been explored. There are four areas where it is felt that further research would enhance the findings of this study.

1. The research reported here presents a macro-level approach to Cornwall's migration patterns and housing problems which was necessary in light of the overall aims of the research. It is recognised, however, that to some extent this may disguise variations within Cornwall relating to housing markets and to in-migration patterns which would be uncovered by research adopting a more micro-level analysis. Such analysis would be useful for examining spatial variations in housing problems arising from the potentially differential extent and subsequently impact of in-migration within Cornwall.
2. Perhaps one of the most significant findings of this study was the difficulties facing young, single people in gaining access to independent accommodation. As mentioned earlier this is not a problem unique to Cornwall but is exacerbated in Cornwall by the particular set of housing and economic circumstances discussed in Chapter Two. The research presented here while clearly highlighting these difficulties unfortunately did not generate an especially large sample of respondents aged 18-25, the age group particularly affected by the problems. Further research into the housing circumstances and levels of housing need among this group would clearly be useful in understanding the difficulties experienced by this group, differences between the in-migrant groups and the strategies adopted in order to

gain access to independent housing. Further research focusing exclusively on this age group would have the advantage of being at liberty to explore potential different patterns of migration amongst the in-migrants and long-term residents and also consider the desires and preferences of the young people themselves as to whether or not they wish to remain living in Cornwall, which was outside of the remit of this research.

3. One of the aims of the research was to explore the suggestion that Cornish families are 'different' through an examination of the household structures of the LOR cohorts and the levels of assistance given with overcoming housing problems within families. However, this did not really generate data which provided an adequate answer to the question of whether or not Cornish families are 'different'. Indeed, in order to be able to answer this question adequately, research would be required which focused exclusively on familial relationships, felt responsibilities and structures. Moreover, it would be necessary to compare Cornish families with families outside of Cornwall but in similar circumstances in terms of class, and perhaps the spatial distribution of family members. This would require a more qualitative approach which would provide a fuller understanding of subjective perceptions of familial responsibilities, which, combined with the comparative element would hopefully generate a much clearer picture of any 'cultural difference' relating to Cornish families.
4. The issue of 'difference' also relates to whether or not the circumstances described above are indeed much worse than those experienced in other areas on the receiving end of the urban to rural migration described in Chapter One. However, the lack of



any substantive work in such areas, such as the Lake District, Wales and East Anglia made making such comparisons impossible. Shucksmith's (1981) work on the problems facing local people in gaining access to accommodation within the Lake District National Park area, while on the face of it providing comparative evidence in fact comprises an amalgamation of small-scale and anecdotal evidence and not a district wide survey which would supply adequate comparative data. Furthermore, it is clearly a truism to say that much has changed since 1981. Thus, further research examining the housing markets and levels of housing need in such areas would throw light upon the issue and start to generate a more complete picture of the impact on the receiving region of such urban to rural migration.

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## APPENDIX ONE



# CORNISH HOUSING SURVEY

Please do not write in this column

Your answers given to this questionnaire are entirely confidential and will only be used for statistical analysis.

Please answer by ticking the appropriate box unless otherwise stated.

- 1 How old were you last birthday?  years
- 2 Are you: MALE  FEMALE
- 3 Are you: MARRIED  DIVORCED   
 COHABITING  WIDOWED   
 SINGLE
- 4 Which of the following best describes your current situation?
- WORKING FOR AN EMPLOYER FULL TIME (MORE THAN 30 HOURS A WEEK)
- WORKING FOR AN EMPLOYER PART-TIME (ONE HOUR OR MORE PER WEEK)
- SELF EMPLOYED, EMPLOYING OTHER PEOPLE
- SELF EMPLOYED, NOT EMPLOYING OTHER PEOPLE
- ON A GOVERNMENT EMPLOYMENT OR TRAINING SCHEME
- WAITING TO START A JOB YOU HAVE ALREADY ACCEPTED
- UNEMPLOYED AND LOOKING FOR A JOB (*including anyone wanting a job but prevented from looking by holiday or temporary sickness*)
- IN FULL-TIME EDUCATION
- UNABLE TO WORK BECAUSE OF LONG-TERM SICKNESS OR DISABILITY
- RETIRED FROM PAID WORK
- LOOKING AFTER HOME/FAMILY
- OTHER (please write in)
- .....

ID 1-4

Area 5-6

7-8

9

10

11-12

Please do not write in this column

5 If you are currently in paid employment, or self employed, please state what your job is and what your main duties are.

.....  
.....  
.....

13-14

6 Please tick the box which best describes the accommodation in which you live:-

- OWNED OUTRIGHT
- BUYING WITH MORTGAGE
- RENTING WITH A JOB
- RENTING FROM LOCAL AUTHORITY
- RENTING FROM HOUSING ASSOCIATION OR CHARITABLE TRUST
- RENTING FROM A PRIVATE LANDLORD, FURNISHED
- RENTING FROM A PRIVATE LANDLORD, UNFURNISHED
- OTHER (please give details).

15

7 How many people are there in your household? (including yourself)

16

8 Please tick one of the boxes below to show the type of accommodation which your household occupies.

- A WHOLE HOUSE (OR BUNGALOW)
- THE WHOLE OF A FLAT OR MAISONETTE
- A CARAVAN OR OTHER MOBILE HOME
- PART OF A CONVERTED OR SHARED HOUSE, BUNGALOW OR FLAT

17



Please do not write in this column

9 How would you describe the general condition of your housing?  
 GOOD  SATISFACTORY  POOR

18

10 How many bedrooms are there in your household?

19

11 How long have you lived at your present address?

LESS THAN 1 YEAR  11 - 20 YEARS   
 1 - 10 YEARS  21 YEARS AND OVER   
 ALL OF LIFE

20

12 How long have you lived in Cornwall?

LESS THAN 1 YEAR  11 - 20 YEARS   
 1 - 10 YEARS  21 YEARS AND OVER   
 ALL OF LIFE

21

13 If you have lived in Cornwall for ten years or less, please state the last place you lived previously. (*If in Britain, please give county, if abroad please specify country.*)

22-23

14 Can you please indicate what relationships (if any), and ages, the people living in your household are to you? (*e.g. brother, mother, father, niece etc.. If there are people living in your household who are not related to you, please give their position in the household - for example lodger, boarder etc.*)

	Relationship to you	Age last birthday
Person number 1		
Person number 2		
Person number 3		
Person number 4		
Person number 5		
Person number 6		
Person number 7		
Person number 8		

Relat.	Age
24-25	40-41
26-27	42-43
28-29	44-45
30-31	46-47
32-33	48-49
34-35	50-51
36-37	52-53
38-39	54-55

Please do not write in this column

15 Is anyone in your household looking for alternative accommodation?

YES   
NO  (If no, please go to question 21)

56

16 Who is this? (Please state their relationship to you, or if unrelated state their position in the household).

57-58

17 Why are they looking for alternative accommodation? (Please state briefly the main reasons).

59-60

18 What type of accommodation are they looking for?

HOUSE (BUNGALOW)  
BEDSIT  
FLAT  
ROOM (LODGINGS)  
ROOM IN A SHARED HOUSE  
OTHER (please write in)

61-63

19 Are they aiming to:

BUY  
RENT PRIVATELY  
RENT FROM LOCAL AUTHORITY (COUNCIL)  
RENT FROM HOUSING ASSOCIATION  
OTHER (please write in)

64-66

20 Approximately how long have they been looking for somewhere else to live?

0 - 6 MONTHS  
7 - 12 MONTHS  
MORE THAN A YEAR

67



Please do not  
write in this  
column

EVERYBODY PLEASE ANSWER QUESTION 21

21 Would any member(s) of your household prefer to live in separate accommodation **but are unable to do so for any reason?**

YES  (If yes, please also answer question 22)  
NO

68

22 Could you state the main reason why they are unable to do so?

.....  
.....  
.....

69-70

Thank you for completing this questionnaire. Could you please now return it in the envelope provided - your name can then be entered in the prize draw.



## APPENDIX TWO

### Response Rates

Overall            58.5 %

Electoral Ward	Total questionnaires mailed	Response rate (as % of those sent)
Mawnan and Budock	107	57.94
Illogan North	248	57.26
Constantine and Gweek	60	65
Mullion	83	50.6
Callington	149	60.4
Gunnislake	65	61.54
Downderry	33	39.39
Landrake	34	64.7
Penzance West	125	46.4
St Just	167	58.08
St Ives North	133	63.16
Launceston North	141	63.12
Trigg	55	65.45
Lostwithiel	93	63.44

*Comments:* The overall response rate of 58.5 per cent is very pleasing. However, the breakdown of response rates by electoral ward sampled reveals quite a wide variety of responses. As the data were to be amalgamated and not broken down according to electoral ward, the accuracy of the overall sample was of interest. Therefore key compared against 1991 Census data in order to gauge their validity.



### Gender of respondents

	Frequency	Percentage	1991 Census (as a % of those over 18)
Male	387	44.1	47.15
Female	489	55.8	52.85

n=876 missing = 1

*Comments:* The sample contains a slight over-representation of women and a corresponding under-representation of men. This may be related to age, there is a slight over-representation of the retired (see later table).

### Marital Status of respondents

	Frequency	Percentage	1991 Census (as a % of those over 18)
Married	642	73.5	64.1
Single	104	11.9	18.7
Divorced/separated	43	4.9	6.8
Widowed	83	9.5	10.4

*Comments:* Over-representation of married people and under-representation of single people and divorced or separated people in the survey.



### Age of respondents

	Frequency	Percentage	1991 Census (as a % of those over 18)
18-24	62	7.1	11.0
25-34	154	17.6	15.8
35-44	146	16.7	17.8
45-54	161	18.4	15.8
55-64	137	15.7	14.5
64-74	115	13.2	13.8
75+	95	10.9	11.3

*Comments:* The 18-24 years age group is under-represented in the sample. There is a slight over-representation of the 25-34 years group, and the 45-54 years group. Otherwise the categories seem reasonably comparable.

### Housing Tenure of respondents

	Frequency	Percentage	1991 Census
Owned outright	282	32.2	74.3 (O/O)
Buying with mort.	380	43.3	
Rent with job	10	1.1	2.5
Rent from LA	65	7.4	7.7
Rent from HA	48	5.5	1.0
Rent priv. furnished	23	2.6	4.4
Rent priv unfurnished	35	4.0	4.7

n=845 missing = 32



*Comments:* Owner occupation compares well with the census data. Differences in Local Authority and Housing Association tenures may reflect policy changes (i.e. Penwith D C has transferred stock to HA control).

### **Economic Activity of respondents**

Economic Activity	Frequency	Percentage of Sample	Census (as a % of those over 18 in Cornwall)
Employed full time	247	28.3	28.2
Employed part-time	91	10.4	9.8
Self -emp (emp.others)	31	3.6	4.0
Self-employed	60	6.9	8.1
Govt. training scheme	7	0.8	0.8
Waiting to start a job	2	0.2	
Unemployed	30	3.4	5.3
Full time ed.	13	1.5	1.9
Long term sick/disabled	36	4.1	3.9
Retired	260	29.8	22.8
Looking after home/fam	87	10	14.4
Carer	3	0.3	
Self emp. and emp	5	0.6	

n=873, missing =1

*Comments:* Broadly similar. There is a slight under-representation of the unemployed perhaps reflecting the under-representation of 18-24 year olds in the sample. The retired are over-represented in the sample. However, it is interesting that the age distribution



amongst the 'older' age groups is very similar to the census data. This may reflect the likelihood of the 'early retired' being more likely to complete a questionnaire due to them having more free-time available.



## APPENDIX THREE

June 1994

Dear Sir/Madam

### SURVEY OF CORNISH HOUSEHOLDS

May I ask for your assistance in a survey I am making of housing in Cornwall? You may be aware that many people within the area are having trouble finding affordable housing. This survey is aiming to accumulate a whole range of facts about housing and households in Cornwall that can be brought to the attention of policy makers. Your help is vital in ensuring that housing problems unique to Cornwall (so often ignored in national issues) are taken notice of in order that future generations don't have to suffer the same problems.

I am sending this questionnaire to a cross section of people within Cornwall, so that the housing circumstances of a wide range of different people are taken into account. Would you please fill it in and send it back to me using the enclosed reply-paid envelope? As an added incentive, you could win a **£20 Marks and Spencer voucher!** One lucky winner will be selected at random from the returned questionnaires.

Obtaining the facts is very important - I hope you will help.

Yours sincerely

Carol Williams