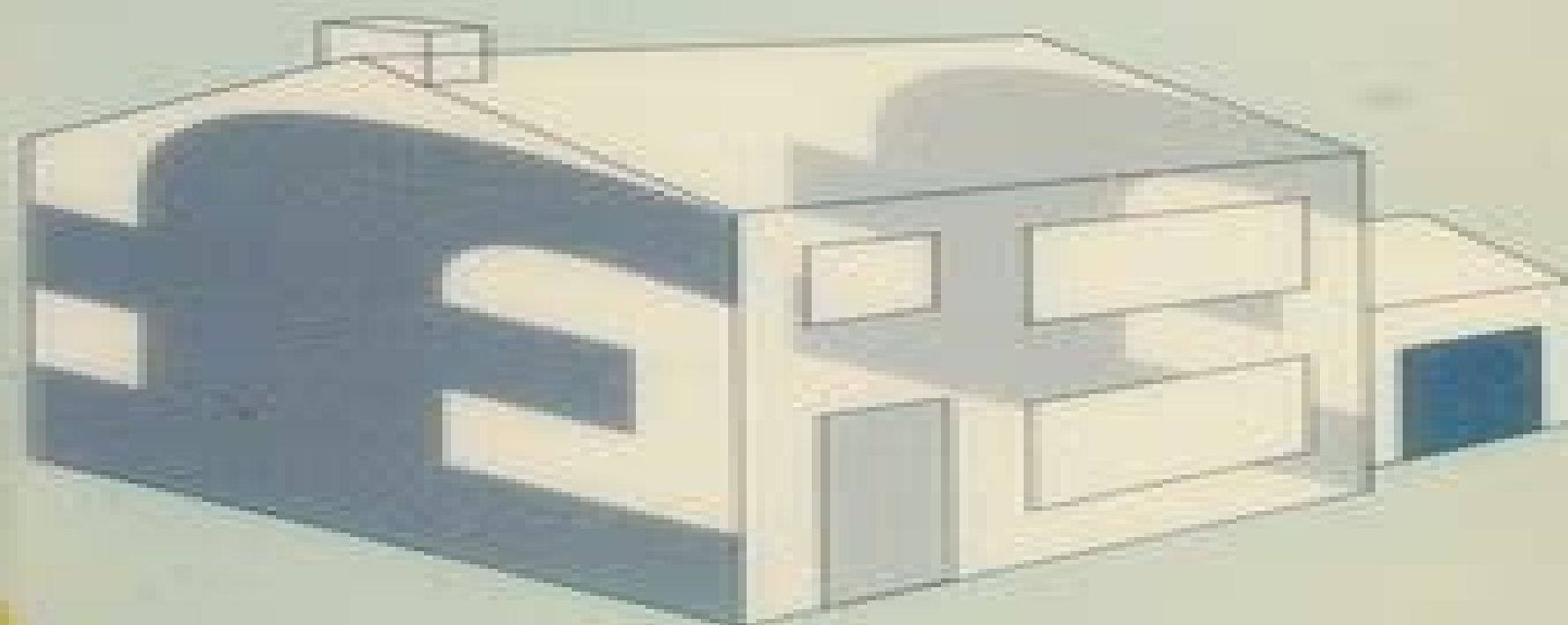


# Safe AS HOUSES

How to Build a Safe Home in a Safe Area



Chris Hammett, Michael Harmer and Peter Williams

# Safe As Houses Housing Inheritance In Britain

**Wenbin Ji**



## **Safe As Houses Housing Inheritance In Britain:**

**Housing and Family Wealth** Ray Forrester, Alan Murie, 2025-11-18 Originally published in 1995 this innovative collection provides a multidisciplinary and cross national perspective on the links between housing personal wealth and the family in contemporary society Reasserting the role of the family and informal networks in housing provision it counteracts a tendency to view housing issues in the narrow terms of market and state provision The contributions include analyses from the USA Japan Hong Kong Greece France Sweden and Hungary and this highly international perspective allows the book to address important policy questions and offer new theoretical insights into the way housing is embedded in the wider social structure By moving away from the more usual highly ethnocentric discussion of today's housing issues the book aims to provide a more sociological account of the relationship between housing and wealth and the social structures within which that relationship is founded Today it can be read in its historical context

**Generational Interdependencies: The Social Implications for Welfare** Beverley Searle, 2018-01-15 The issue of generational transfers is growing in importance Populations are ageing placing an increasing burden on provision of pensions health care and other welfare services In many nations the imbalance between a growing older generation supported by a shrinking younger generation has fuelled debates about intergenerational justice The key argument being that political and institutional developments over the last century have been to the advantage of older generations at the expense of current younger and future generations But this only addresses half of the story neglecting the flows of resources through private family channels One key response to the growing fiscal problem of ageing societies has been to focus responsibility on self funding and familial support The growth of asset values particularly housing which are concentrated among the elderly underpin such strategies But this exposes new risks as potentially extractable resources are determined by wider fluctuations in the economy and housing markets in particular Clearly these cohort effects and responses to them play out differently in different national developmental settings depending on long run patterns of economic social and demographic change This collection address these issues and provides original insights across different international contexts The collection focusses on financial and non financial transfers generational interdependencies and the role of labour and housing markets in welfare support set against the changing economic landscape following the Great Financial Crisis of 2007 Although institutional and national differences exist the key emerging issues are the same the financial and welfare challenges of supporting aging in societies inequalities in the availability of assets across individuals families and nations and the extent to which private asset accumulation can support families over the life course Drawing from examples across European countries this collection will nonetheless be relevant to researchers and policy makers in other nations addressing the complexities of providing welfare across the life course in the face of restricted financial resources

**Home Equity and Ageing Owners** Lorna Fox O'Mahony, 2012-01-06 The growing use of housing equity to support a range of activities and needs raises complex issues particularly for older

owners In an environment in which older owners are pushed towards housing equity transactions to meet income and welfare costs they are required to make choices from a complex and sometimes bewildering range of options The transactions which facilitate the use of home equity as a resource to spend in later life from trading down and ordinary secured and unsecured debt to targeted products including reverse lifetime mortgages home reversion plans and sale and rentback agreements raise important legal and regulatory issues This book provides a contextual analysis of the financial transactions that older people enter into using their housing equity It traces the protections afforded to older owners through the ordinary law of property and contract as well as the development of specific regulatory protections focused on targeted products The book employs the notion of risk to highlight the nature and causes of the situational vulnerabilities to which older people are now subject as consumers of housing equity showing that the older owner's personal situation is crucial in determining whether and why they may seek to release equity the options and products available to them and the impact of harms resulting from adverse transactions The book critically evaluates the extent to which this context is incorporated in the legal frameworks through which these transactions are governed as a measure of the appropriateness of existing legal provision as well as considering the arguments surrounding special protection for older owners in housing equity transactions

**Sharing the Wealth** Andrew Mason, Georges Tapinos, 2000-09-07 This book is a collection of papers by leading scholars whose research concerns economic transfers between generations The issues addressed have great relevance to demographic issues particularly the determination of fertility to economic issues including equity and growth and to public policy especially social security reform Part I focuses on intergenerational features of the macroeconomy Advances in the construction of generational accounts are described and used to examine how the magnitude and direction of intergenerational transfers influences demographic behaviour the distribution of income and the accumulation of wealth Studies presented in Part II consider the role of the state as a provider of economic security for the elderly The authors draw on international experience and discuss many of the issues that must be confronted if efforts to reform public pension programs are to be successful Part III considers the intergenerational behaviour of the family The authors examine competing theories in both industrialized and developing country settings to consider how demographic change the development of financial institutions public policy and other economic forces influence the amount form and timing of intergenerational transfers

**Migration And Mobility In Britain Since The Eighteenth Century** Colin Pooley, Jean Turnbull, 2005-10-05 Population migration is one of the demographic and social processes which have structured the British economy and society over the last 250 years It affects individuals families communities places economic and social structures and governments This book examines the pattern and process of migration in Britain over the last three centuries Using late 1990s research and data the authors have shed light on migrations patterns including internal migration and movement overseas its impact on social and economic change and highlights differences by gender age family position socio economic

status and other variables      *The New Generational Contract* Alan Walker University of Sheffield, 2013-11-05 This authoritative text offers the first comprehensive analysis of intergenerational relations and social welfare It examines both the micro sociological relations within the family and the social contract which forms the backbone of the welfare state This book is intended to appeal to undergraduates and postgraduates in sociology social policy and medicine and it will also be particularly useful for professional courses such as nursing social work and gerontology      *Winners And Losers* Chris Hamnett, 2005-07-15 First published in 1998 The growth of home ownership since the end of the Second World War marks one of the most fundamental social changes to have taken place in Britain From being a nation of renters at the end of war Britain has been converted into a nation of home owners In 1945 approximately 25% of households in Britain owned their own homes Today the proportion is just over two thirds In the process the proportion of households renting from private landlords has fallen from 65% to about 8% As a result the home ownership market in Britain plays a far more important role today than hitherto both in housing the population and as a potential source of capital gains and losses In addition the home ownership market plays a significant role in the overall health of the economy This is not to deny the importance of social and private rented housing or the major problems of homelessness It is simply to assert that the home ownership market now affects two out of three households in Britain and many more who wish to gain access to it This book is about the dramatic booms and busts of the home ownership market in Britain during the last twenty years and their causes and consequences both for the individuals involved and for the economy as a whole It argues that the home ownership market in Britain particularly in southern Britain where the booms and slumps have been experienced most sharply has been akin to a casino There have been big winners but there have also been big losers The last thirty years have been a roller coaster ride for owners exhilarating but potentially highly dangerous not least for those who fell off or were thrown off in the slump of the early 1990s      **The New Generational Contract** Alan Walker, 1996 This authoritative text offers the first comprehensive analysis of intergenerational relations and social welfare It examines both the micro sociological relations within the family and the social contract which forms the backbone of the welfare state This book is intended to appeal to undergraduates and postgraduates in sociology social policy and medicine and it will also be particularly useful for professional courses such as nursing social work and gerontology      *Safe as Houses* Chris Hamnett, Michael Harmer, Peter Williams, 1991-01-28 The forty years since the war have seen a revolution in housing tenure in Britain In 1945 almost two thirds of households rented their accommodation from private landlords Only a quarter owned their own homes By 1987 almost two thirds of households owned or were buying their own homes Since 1960 the number of home owners has more than doubled to 14 million and Britain has changed from a nation of tenants to a nation of home owners The expansion of home ownership and rapid house price inflation have together led to dramatic changes in the role of owner occupied housing in the composition distribution and inheritance of wealth in Britain This book explores these changes and some of their important economic and social

consequences The authors provide unique data on housing inheritance based on an ESRC and Housing Research Foundation funded project carried out at The Open University and the University of Wales College of Cardiff They provide details of the occupational income and demographic background of beneficiaries of the use to which housing wealth has been put and the impact of housing inheritance on the housing market The authors also explore issues such as bequesting behaviour the role of taxation in regulating the effects of inheritance and the extent to which the rapid growth of home ownership and house price inflation makes Britain unique amongst Western countries International Encyclopedia of Housing and Home, 2012-10-09 Available online via SciVerse ScienceDirect or in print for a limited time only The International Encyclopedia of Housing and Home Seven Volume Set is the first international reference work for housing scholars and professionals that uses studies in economics and finance psychology social policy sociology anthropology geography architecture law and other disciplines to create an international portrait of housing in all its facets from meanings of home at the microscale to impacts on macro economy This comprehensive work is edited by distinguished housing expert Susan J Smith together with Marja Elsinga Ong Seow Eng Lorna Fox O Mahony and Susan Wachter and a multi disciplinary editorial team of 20 world class scholars in all Working at the cutting edge of their subject liaising with an expert editorial advisory board and engaging with policy makers and professionals the editors have worked for almost five years to secure the quality reach relevance and coherence of this work A broad and inclusive table of contents signals or testifies to detailed investigation of historical and theoretical material as well as in depth analysis of current issues This seven volume set contains over 500 entries listed alphabetically but grouped into seven thematic sections including methods and approaches economics and finance environments home and homelessness institutions policy and welfare and well being Housing professionals both academics and practitioners will find The International Encyclopedia of Housing and Home useful for teaching discovery and research needs International in scope engaging with trends in every world region The editorial board and contributors are drawn from a wide constituency collating expertise from academics policy makers professionals and practitioners and from every key center for housing research Every entry stands alone on its merits and is accessed alphabetically yet each is fully cross referenced and attached to one of seven thematic categories whose wholes far exceed the sum of their parts

International Perspectives on Household Wealth Edward N. Wolff, 2006-01-01 Editor Wolff is a leading authority on income wealth and inequality in the US and contributing authors are well respected experts in their field Overall the research is high quality and most papers include a substantial list of references A plethora of data is considered and much statistical evidence is presented A useful contribution to the literature on income distribution and wealth inequality Recommended E Kacapyr Choice The contributors to this comprehensive book compile and analyse the latest data available on household wealth using as case studies the United States Canada Germany Italy Sweden and Finland during the 1990s and into the twenty first century The authors show that in the US trends are highlighted in terms of wealth holdings among

the low income population along with changes in wealth polarization racial differences in wealth holdings and the dynamics of portfolio choices The consensus between the authors is that wealth inequality has generally risen among these OECD countries since the early 1980s although Germany stands out as an exception In the case of the US it is also noted that wealth holdings have generally failed to improve among low income families and that the racial wealth gap widened during the late 1980s International Perspectives on Household Wealth also contains new results on a number of topics including measures and changes of wealth polarization in the US measurement and changes of portfolio span in the US asset holdings of low income households in the US and the effects of parental resources on asset holdings in Chile Academic government and public policy economists in OECD countries as well as those in so called middle income countries around the world will find much to engage them within this book It will also appeal to academics and researchers of international and welfare economics and other social scientists interested in the issue of inequality

#### **The Anti-Social Family**

Mary McIntosh, Michèle Barrett, 2015-01-27 The stereotypical nuclear family is in the minority of households yet remains a powerful ideology This classic of socialist feminism charts how the family reinforces conditions of inequality and asks Why does the family enjoy such popular support including by feminists and the left Despite its many problems The Anti social Family answers the family meets real needs These needs must be taken seriously and alter native ways to meet them developed giving people more choices and collectively taking on the work and responsibilities currently privatised within the family

The UK Regional-National Economic Problem Philip McCann, 2016-03-10 In recent years the United Kingdom has become a more and more divided society with inequality between the regions as marked as it has ever been In a landmark analysis of the current state of Britain s regional development Philip McCann utilises current statistics examines historical trends and makes pertinent international comparisons to assess the state of the nation The UK Regional National Economic Problem brings attention to the highly centralised top down governance structure that the UK deploys and demonstrates that it is less than ideally placed to rectify these inequalities The North South divide in the UK has never been greater and the rising inequalities are evident in almost all aspects of the economy including productivity incomes employment status and wealth Whilst the traditional economic dominance of London and its hinterland has continued along with relative resilience in the South West of England and Scotland in contrast the Midlands the North of England Northern Ireland and Wales lag behind by most measures of prosperity This inequality is greatly limiting national economic performance and the fact that Britain has a below average standard of living by European and OECD terms has been ignored The UK s economic and governance inequality is unlikely to be fundamentally rebalanced by the current governance and connectivity trends although this definitive study suggests that some areas of improvement are possible if they are well implemented This pivotal analysis is essential reading for postgraduate students in economics and urban studies as well as researchers and policy makers in local and central government

#### **The Insecure Workforce**

Edmund Heery, Professor Edmund Heery, John

Salmon,2000-02-24 This unique cross disciplinary collection of essays explores claims that an insecure workforce imposes wide economic and social costs through lower rates of skill formation reduced consumer confidence and family instability

**Conceptualising Home** Lorna Fox O'Mahony,2006-12-01 It is difficult to overstate the everyday importance of home in law Home provides the backdrop for our lives and is often the scene or the subject of legal disputes In addition in recent decades there has been growing academic interest in the meaning of home which has prompted empirical studies and theoretical exploration in a wide range of disciplines Yet while the authenticity of home as a social psychological cultural and emotional phenomenon has been recognised in other disciplines it has not penetrated the legal domain where the proposition that home can encapsulate meanings beyond the physical structure of the house or the capital value it represents continues to present conceptual difficulties This book focuses on the competing interests of creditors who lend money against the security of the property and the occupiers who dwell in the property in the context of possession actions By mapping the concept of home as it has evolved in other disciplines against existing legal frameworks *Conceptualising Home* examines the possibilities for developing a coherent concept of home in law *Housing Finance and Subsidies in Britain* Duncan

MacLennan,Kenneth Gibb,1993 A dozen papers from an April 1991 conference of the Housing Studies Association presumably held somewhere in Britain The sections cover regional patterns the independent rented sector local authority rent regimes inheritance older people and mobility and future prospects No index Acidic paper Distributed in the US by Ashgate Annotation copyright by Book News Inc Portland OR *Changing Britain* Susan McRae,1999 Major changes have happened in households and people s lives in most countries in the developed world Marriage rates have fallen divorce has risen women are having fewer children and later in life and there has been a rise in childbearing outside marriage One in four families is headed by a lone parent We are all getting older These changes have significance that goes beyond the individual families with implications for housing demand social security benefits labour force participation health and social services *Changing Britain* provides a comprehensive portrait of British families and households at the end of the 20th Century The book examines more generally the nature of economic and labour market change Britain s place in Europe and changing attitudes towards family life Specifically the book also deals with issues such as older people s lives non heterosexual families one person households young mothers and single parents and divorce **Great Debates in Land Law** David Cowan,Lorna

Fox O'Mahony,Neil Cobb,2023-04-20 While there are plenty of land law textbooks on the market there is in general an absence of critical texts designed for law students to deepen their understanding of the subject *Great Debates in Land Law* provides students with the contextual and critical aspects of this exciting topic Each chapter introduces topics for debate such as Is tenancy a property or a personal right and goes on to include features such as boxed discursive notes from the authors important cases and suggestions for further reading The *Great Debates* series provides engaging and accessible analysis of the more advanced legal concepts For books in the major taught subjects such as land law the series is designed



for use by ambitious students alongside a main course textbook For books addressing subjects that are less often taught such as family law the series provides a clear and critical exposition of the key areas of debate By focussing on particular questions and tensions underlying a subject Great Debates titles encourage students to think critically analyse a topic and gain additional insights These skills and the discursive nature of the series with an emphasis on contentious topics are also useful for students when preparing their dissertations

**Squatting and the State** Lorna Fox O'Mahony, Marc L. Roark, 2022-08-25 This book offers a fresh theoretical approach and methodology for tackling the most pressing property problems of our time

**Families in Ageing Societies** Sarah Harper, 2004-09-02 Western families are undergoing considerable change The demographic ageing of societies is increasing the number of living generations and decreasing the number of living relatives within these generations These ageing societies are also seeing an ageing of some life transitions with individuals choosing to delay full economic independence from parents formal adult union through marriage or committed long term cohabitation and parenting Such demographic change is occurring within the context of a variety of new kin structures stepfamilies ethnic minority families single parent families cohabiting couples This volume takes an interdisciplinary research approach to consider the implications of demographic ageing for European and American families

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