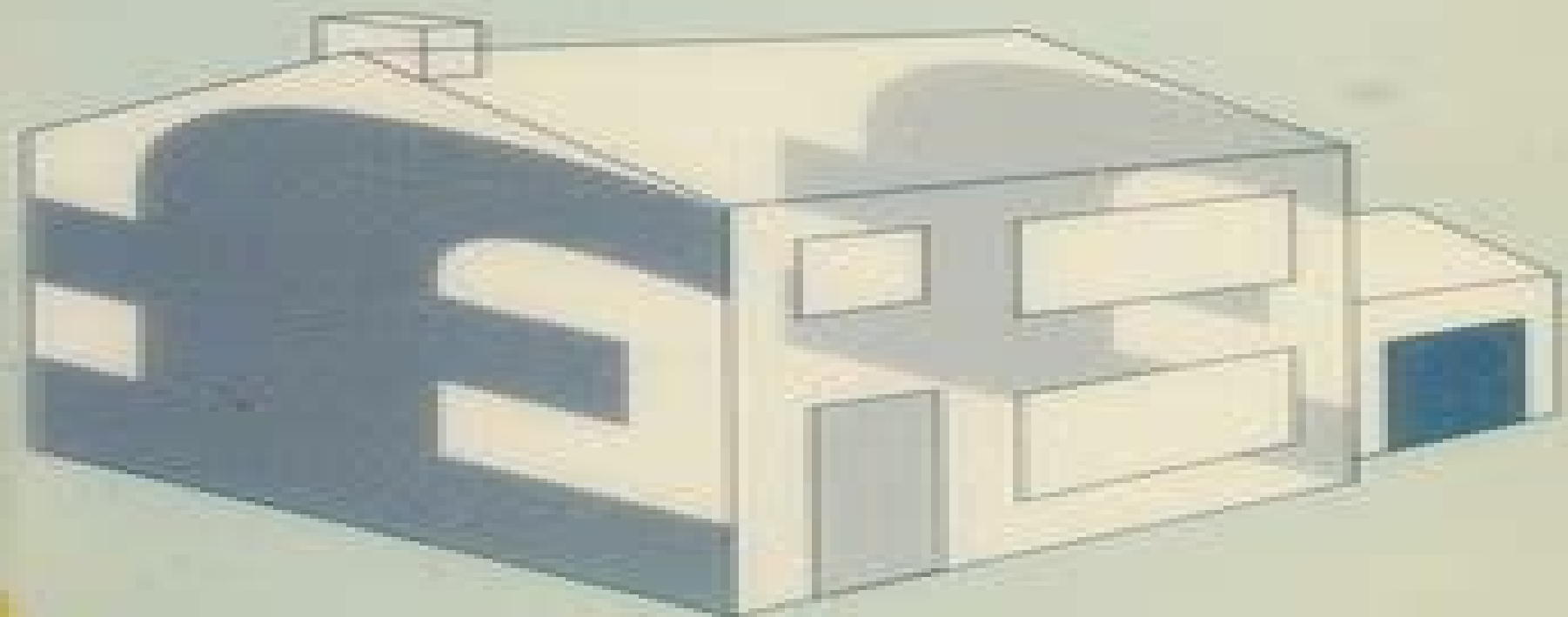


Safe AS HOUSES

Illustrated by Michael Harmer and Peter Williams



Chris Hammett, Michael Harmer and Peter Williams

Safe As Houses Housing Inheritance In Britain

Alan Walker University of Sheffield.



Safe As Houses Housing Inheritance In Britain:

Housing and Family Wealth Ray Forrest, 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

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

Passing On Janet Finch, Jennifer Mason, 2013-10-08 Inheritance once the preserve of the propertied upper classes has become a much more common experience Many more people now than in the past have something of material value to bequeath when they die mainly because of the spread of home ownership during the second half of the twentieth century Passing On examines what these changes can tell us about kinship in England through a study of how contemporary families handle inheritance Based on the findings of a major research project into inheritance and kinship Passing On examines how it is transmitted who gets what and the meaning this has for individuals and families The

authors argue that we should understand English kinship as a set of relational practices which are flexible and variable rather than as a rigid structure or system. Inheritance is characterised more by symbolic practices and moral reasoning than by materialism. Of interest to lecturers and students of sociology, anthropology, social policy, law and gender studies. *Passing On* is also of considerable interest to those seeking to understand changing forms of kinship and ownership especially researchers, policy makers and legal practitioners.

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.

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 *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 *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

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

American Israelis Uzi Rebhun, Lilakh Lev Ari, 2010 This is a thorough investigation of Israelis who live in the United States tracing their social and economic mobility

their integration into the local Jewish community as well as their attachment to their home country Families and the State S. Cunningham-Burley,L. Jamieson,2003-11-25 How possible is it for the state to steer family values and relationships How do we assess claims of harm and benefit from state action and inaction What kind of engagement should we seek between the state and our personal lives The evidence presented includes state engagements with separating couples lone parents retired people black families disabled people pregnant teenagers and young people negotiating adulthood The range of perspectives data and cross nation state comparisons helps readers to come to their own conclusions **The Anti-Social Family** Michèle Barrett,Mary McIntosh,2025-03-04 Although family values are frequently lamented for being in decline our society continues to be structured around the nuclear family The Anti Social Family dissects the network of household kinship and sexual relations that constitute the family form in advanced capitalist societies This classic work explores the personal and social needs that the family promises to meet but more often denies and proposes moral and political practices that go beyond the family to more egalitarian caring alternatives **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 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 **Landmark Cases in Property Law** Simon Douglas,Robin Hickey,Emma Waring,2015-06-25 Landmark Cases in Property Law explores the development of basic principles of property law in leading cases Each chapter considers a case on land personal property or intangibles discussing what that case

contributes to the dominant themes of property jurisprudence How are property rights acquired What is the content of property rights What are the limits or boundaries of property How are property rights extinguished Individually and collectively the chapters identify a number of important themes for the doctrinal development of property institutions and their broader justification These themes include the obscure and incremental development of seemingly foundational principles the role of instrumentalism in property reasoning the influence of the law of tort on the scope of property doctrines and the impact of Roman legal reasoning on the common law of property One or more of these themes and others is revealed through careful case analysis in each chapter and they are collected and critically explored in the editors introductions This makes for a coherent and provocative collection and ensures that Landmark Cases in Property Law will be lively and essential reading for scholars practitioners and all those interested in the development of property principles at law

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

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 inter disciplinary research approach to consider the implications of demographic ageing for European and American families

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

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

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

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Table of Contents Safe As Houses Housing Inheritance In Britain

1. Understanding the eBook Safe As Houses Housing Inheritance In Britain
 - The Rise of Digital Reading Safe As Houses Housing Inheritance In Britain
 - Advantages of eBooks Over Traditional Books
2. Identifying Safe As Houses Housing Inheritance In Britain
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Safe As Houses Housing Inheritance In Britain
 - User-Friendly Interface
4. Exploring eBook Recommendations from Safe As Houses Housing Inheritance In Britain

- Personalized Recommendations
- Safe As Houses Housing Inheritance In Britain User Reviews and Ratings
- Safe As Houses Housing Inheritance In Britain and Bestseller Lists
- 5. Accessing Safe As Houses Housing Inheritance In Britain Free and Paid eBooks
 - Safe As Houses Housing Inheritance In Britain Public Domain eBooks
 - Safe As Houses Housing Inheritance In Britain eBook Subscription Services
 - Safe As Houses Housing Inheritance In Britain Budget-Friendly Options
- 6. Navigating Safe As Houses Housing Inheritance In Britain eBook Formats
 - ePub, PDF, MOBI, and More
 - Safe As Houses Housing Inheritance In Britain Compatibility with Devices
 - Safe As Houses Housing Inheritance In Britain Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Safe As Houses Housing Inheritance In Britain
 - Highlighting and Note-Taking Safe As Houses Housing Inheritance In Britain
 - Interactive Elements Safe As Houses Housing Inheritance In Britain
- 8. Staying Engaged with Safe As Houses Housing Inheritance In Britain
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Safe As Houses Housing Inheritance In Britain
- 9. Balancing eBooks and Physical Books Safe As Houses Housing Inheritance In Britain
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Safe As Houses Housing Inheritance In Britain
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Safe As Houses Housing Inheritance In Britain
 - Setting Reading Goals Safe As Houses Housing Inheritance In Britain
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Safe As Houses Housing Inheritance In Britain

- Fact-Checking eBook Content of Safe As Houses Housing Inheritance In Britain
- Distinguishing Credible Sources

13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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