

Intergenerational Continuities in Housing

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Summary. This paper uses data from the Rowntree Follow-up Survey to provide new empirical evidence on the association between the housing status of parents and children. The paper concludes that there appear to be some significant continuities across successive family generations in tenure, density and housing expenditure. The results are relevant to assessments of the 'fairness' of the distribution of housing and raise interesting questions for future work on the determinants of housing status.

Introduction

This paper presents new evidence on the association between the housing characteristics of successive family generations. The results are of interest for two main reasons.

First, the extent to which parents' and childrens' housing are alike is relevant to assessments of whether the distribution of housing is equitable or not. If a policy analyst's primary concern is with the relationship between the current distribution and current needs, then intergenerational continuities are irrelevant. However, this is a short-term perspective, and may be balanced (in part) with a longer term view. If one takes a broader, *lifetime*, perspective then the fact that one's early housing experience is that of one's parents (and might be that of one's children later in life), means that the degree of intergenerational continuity becomes relevant to judgements about the fairness of the distribution. The degree of intergenerational association is also related to the concept of inequality of opportunity in housing. (See Atkinson, 1980, for a detailed discussion of the relationships between intergenerational continuities, inequality of opportunity and of outcomes).

A second reason why the results in the paper should be of interest is that they may increase our understanding of the underlying factors determining housing status. Although our results below relate to intergenerational *associations* only, they raise interesting questions for future work on *causation*. It is our impression that the role of parental housing has been given relatively little emphasis in previous research on housing status; the focus has been on *intra*-generational matters. However our results, indicating some significant *inter*-generational continuities on several housing variables, suggest that future work on the determinants of housing will need to give more attention to structural models that give rise to the results observed.

A more specific argument may make this point clearer. Suppose we were considering the determinants of housing tenure. One approach may emphasise the importance of home ownership in facilitating the accumulation of wealth through favourable tax treatment and capital gains (see e.g. Murie and Forrest, 1980). Hence observed intergenerational continuities in tenure arise as parental owners are able to help provide the resources for their children also to be owners, more easily than

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non-owning parents can. The parental house itself may also be directly inherited. Another view might be that housing differences, including those in tenure, are merely the result of inequalities in other characteristics, such as earnings for example. An observed intergenerational continuity in tenure may thus be spurious to the extent that it simply reflects the degree to which earnings capacity is transmitted from parents to children.

Of course in reality, both the simplified viewpoints set out above, together with others we have not mentioned, are likely to have some validity — but to what extent? It is clear that results on intergenerational housing continuities raise interesting questions for future work.

However, there are actually few hard facts available on this subject. As Rutter and Madge in their recent wide-ranging survey of intergenerational continuities have remarked, 'very little is known about similarities or differences in the housing histories of successive family generations' (1967, p. 7). This is in contrast to the recent availability of information on intergenerational continuities in other socio-economic attributes: for social class, see Goldthorpe (1980); for occupation, Mayhew and Rosewell (1981); for wealth, Harbury and Hitchens (1979); and for income and earnings, Atkinson, Maynard and Trinder (1983).

As far as we know there is only one other source of evidence on intergenerational continuities in housing: McDowell (1980, chapter 5) compares the housing (tenure, density, amenities) of a subsample of the respondents to the Douglas (1964) Longitudinal survey, with that of their parents. Where possible, her results are compared with our own.

The rest of the paper is organized as follows. In Section 2 we introduce our data source (the Rowntree Follow-up Survey) and the housing variables to be used in the empirical analysis. We also discuss some conceptual problems and the way we measure intergenerational continuities. The evidence itself is presented in Section 3. It needs to be stressed at this stage that the data have many limitations and the results are therefore only indicative. However, given the current paucity of evidence about intergenerational links in housing, and the other reasons suggested above, the results are of interest and

value. The final section provides a brief summary and conclusions.

The Data: The Rowntree Follow-up Survey

Our data come from the Rowntree Follow-up Survey which was primarily intended to derive evidence about continuities in *economic* status (in particular, earnings and income) between two generations of families, rather than housing, *per se*. It attempted to trace (between 1975 and 1978) the children of those parents who had participated in Rowntree and Lavers' survey of poverty in York in 1950 (Rowntree and Lavers, 1951), and to link the information in 1975–78 about sons and daughters (many of whom no longer lived in York) with that of their parents. A full description of the Follow-up Survey is given in Atkinson, Maynard and Trinder (1983).

With respect to housing, the number of variables that can be derived for both generations is constrained by those available in the earlier survey (over which we had no control). Those that we can derive are tenure, density, availability of bathroom, and housing expenditure.

(i) Tenure

The 1950 respondents can be classified into two groups 'owners' and 'non-owners' and no distinction can be made, for example, between those who owned their property outright and those buying on a mortgage. Indeed, Rowntree and Lavers felt that 'this was not a question which the investigators could suitably ask' (Rowntree and Lavers, 1951, p. 85). A much more detailed classification could be derived for 1975–78 but only the same broad division between owners and non-owners has been made, so as to match the 1950 data.

(ii) Availability of bathroom

From the 1975–78 Follow-up Survey we know whether or not there is a bathroom(s), and if there is one, whether it is for the sole use of the respondent family or shared with another one. The 1950 survey gives whether or not families have a bathroom but it is not clear from *Poverty and the Welfare State* (Rowntree and Lavers, 1951, p. 83) whether this implies sole use or not.¹ To define 'availability of bathroom' we have used Rowntree's definition for the 1950 generation; for the 1975–78

¹ The table there gives the number of *families* with/out a bathroom, but the opening sentence of the relevant paragraph refers to 'working-class houses'.

one, we restrict 'availability' to those with sole use of a bathroom.²

(iii) *Density*

The third variable we derived is the number of persons per room.³ For 1950, the number of rooms used is Rowntree and Lavers' definition of the number of rooms at the disposal of the household (though it is not clear whether this includes bathrooms or not). The number of persons is their definition of the number of occupants of the house. (See Rowntree and Lavers, 1951, p. 90). For 1975-78, the definition of the number of persons is slightly different; it includes those people in the respondent's family but not non-relatives. On the other hand, the incidence of shared housing and taking lodgers has fallen greatly between 1950 and 1975-78, so the difference in definition is probably quite small in practical terms. The number of rooms was the sum of the number of bedrooms, living-rooms and kitchen but not bathroom i.e. virtually identical to the definition used in the General Household Survey. Density for each generation was calculated simply as the number of persons divided by the number of rooms, and ranged from 0.111 to 3 in 1950, and 0.125 to 2 in 1975-78.

(iv) *Housing expenditure*

This was either rent plus rates, mortgage payments plus rates, or just rates for outright owners. The 1950 survey data were used directly but because the Follow-up Survey spanned a period of three to four years, a time when there was considerable inflation, these data were adjusted to try and take account of differences in expenditure arising from differences in interview date. National figures on annual housing expenditure in real and nominal terms (Central Statistical Office, 1979, Table 14.13) provided an implicit deflator that was used to adjust respondents' expenditures to a common year (1977). Expenditure ranges from zero to £2.52 per week in 1950 and zero to £50.46 in 1975-78 (adjusted data).

Before proceeding to the results that can be derived from these variables, some important methodological points need to be made.

First, it needs to be emphasised that the data are not representative of the York population in 1950 — Rowntree and Lavers intended to exclude those on

high incomes, for example. Even if they were representative of York in 1950, the city cannot be considered very representative of Britain as a whole. Furthermore, the greater the extent to which the followed-up children are like their parents, and stay in York, the less likely is our sample to be nationally representative in 1975-78 as well. Some comparisons between our sample distributions and national ones are made in Section 3.

Secondly, because our aim is to analyse housing experiences across generations of families, we require ideally some measure of *lifetime* housing status for each variable, rather than two 'snap-shot' views in successive generations as we have in fact. This is clearly a problem given the known differences in housing experiences at different stages of a family 'life-cycle'. (See Donnison, 1966, pp. 214-223). The problem is not likely to be the same for all housing features though, e.g. it is possibly a smaller problem for 'tenure' given the small amount of movement between tenure groups relative to that within groups over the lifecycle. (On this, see Murie, Niner and Watson, 1976, chapter 2). However, our information, although of a 'snap-shot' variety, links parent-child pairs approximately a generation apart, increasing the likelihood that parents and children are at the same stage of their lifecycles, and so probably reducing 'life-cycle' bias. For example, the Follow-up Survey contains 1595 pairs for whom the age is known for 1950 parent (household head) and 1975-78 child (using grossed data — see below). Of these, 1182 (74 per cent) have a difference in age at survey date of less than ten years.

Thirdly, because of the survey design, for 1975-78 families consisting of married couples we have only information on either the husband's or the wife's parents but not both. Ideally, both are required to derive a parental housing variable. To the extent that people in our sample married partners of similar housing backgrounds, this problem is moderated.

Fourthly, it needs to be noted that because of resource constraints, the Follow-up Survey was based in part upon a ten per cent sub-sample. The results reported are based on grossed data, which means that in the analysis each case from the sub-

² The definition is further restricted in the empirical work below for practical reasons.

³ We had enough information to calculate a 'bedroom standard' density variable for each generation but we did not derive one because of the large amount of time that this would have required.

sample is weighted so that it appears ten (i.e. the reciprocal of ten per cent) times, to allow for its differential chance of selection. This is the appropriate method for deriving point estimates of elements of the transition matrix though it should be noted the estimates will have larger standard errors than a sample of the same size not based on a sub-sample. We have checked the sensitivity of results to grossing — in some cases, sub-sample respondents are concentrated in a few cells of the transition matrix — and pointed out sensitivities where necessary. Table 1 gives the number of cases (i.e. 1950 parent — 1975–78 child pairs) available for each variable. For comparison, note that there were 1077 (ungrossed data) and 1716 (grossed data) UK respondents to the follow-up survey in 1975–78.

These methodological points also apply to the only previous empirical study, that by McDowell (1980). Her sample is also not nationally representative, and with 440 cases is smaller than ours. There may also be greater problems with 'lifecycle' biases, as 17.5 per cent of the McDowell 'children' surveyed were still living with their parents (McDowell, 1980, p. 90). The corresponding figure for the Rowntree Follow-up Survey is less than half this figure.

In the work below we summarise the housing movements across generations using transition matrices. If there were no structural changes in the distributions of the various housing features over time, then it would be relatively straightforward to derive summary measures of intergenerational continuities by calculating, say, the number of cases with the same status as their parents and comparing them with the numbers expected if the housing of parents and children were independent. However, there *have* been secular changes in the various housing distributions (e.g. owner-occupation is now much more common), and so continuities are better defined by concentrating on the mobility of different 1950 housing 'classes' *relative to each other*, rather

than absolute numbers 'moving' or 'staying'. Thus we follow the social class mobility literature in using disparity and odds ratios as the principal means of summarising a transition matrix. These statistics are introduced below but for a detailed discussion of their properties and relative advantages the reader is referred to Heath (1981, especially appendix II) and Goldthorpe (1980, especially chapters 2 and 3). Note that McDowell (1980) uses indices of association to summarise continuities. However, unlike odds ratios, these are *not* independent of changes in the marginal distributions of the transition matrices (i.e. structural changes in the distributions of housing variables).

Our final methodological point is that disparity and odds ratios are simply summary statistics of relative continuities. They cannot in themselves help us distinguish whether observed associations arise through differences in housing preferences, or housing opportunities, between different groups.

The Evidence on Housing Continuities

(i) Tenure

The transition matrix that we derive from our (grossed) data is shown in Table 2. The figures in parentheses in the main body of the table are outflow percentages.

The marginal distributions of the table clearly represent the well-known trend towards home ownership in recent years. On the other hand, the data are probably not representative of the country as a whole. In 1977 the proportion of the Great Britain population who were owners was 51 per cent (Office of Population Censuses and Surveys, 1977) compared to about 56 per cent for our 1975–78 sample. P. G. Gray in *The British Household* (quoted by

Table 1

Number of Cases With Housing Information in Both Generations

Variable	Number of Parent/Child Pairs	
	<i>ungrossed data</i>	<i>grossed data</i>
Tenure	1071	1710
Availability of bathroom	1002	1587
Density	978	1518
Housing expenditure	1032	1608

Table 2

Home Ownership in 1950 and 1975–78

1950	1975–78		
	Non-owner	Owner	Total (%)
Non-owner	671 (48.17)	722 (51.83)	1393 (81.5)
Owner	89 (28.08)	228 (71.92)	317 (18.5)
Total (%)	760 (44.4)	950 (55.6)	1710

Donnison, 1966, Table 10, p. 186) gives the proportion of owner-occupiers as 26 per cent in Great Britain in 1947 and by 1951 this proportion had risen to 31 per cent (Department of Environment, 1977a, p. 14). Both figures are much larger than that for our 1950 sample.

In terms of absolute numbers there is a significant amount of mobility for our sample. However this disguises the fact that children of families of different 1950 tenure classes do not have equal chance of being owners in 1975–78; 72 per cent of children of 1950 owners are themselves owners but the percentage of children of 1950 non-owners who are owners is only 52 per cent. There is a differential odds, or disparity ratio, of 1.4 to 1 in favour of the former group. Looking at the problem from a different angle, a child of a 1950 non-owner is 1.7 times more likely to be a non-owner in 1975–78, than a child of a 1950 owner.

The disparity ratio gives the relative chances of children of owners and non-owners being in a *single* 1975–78 tenure class ‘destination’. Another perspective on continuities is given by the odds ratio which compares the relative odds of them reaching *alternative* destinations. Thinking of the transition process across generations as a sort of competition amongst children of different tenure ‘origins’ to reach alternative ‘destinations’, the odds ratio can be interpreted as indicating the size of the advantage children of homeowners have over children of non-owners in the ‘competition’ to be owners rather than non-owners. Moreover,

the closer the odds ratio to unity, the more ‘equal’ or the more ‘perfect’ is the particular competition to which it refers; that is, the lower within this competition is the association between class of origin and class of destination.

(Goldthorpe, 1980, p. 77)

From Table 2, the odds of children of 1950 owners themselves being owners rather than non-owners is $228/89 = 2.56$, while the corresponding odds for children of 1950 non-owners is $722/671 = 1.08$. The odds ratio is 2.38 to 1.

It appears from these data that despite the overall trend towards home ownership, children of non-owners tend to be at a large disadvantage relative to children of owners in the ‘competition’ for ownership. These results are consistent with those of McDowell. For example, from her Table 5.11 (1980,

p. 99), one can derive an odds ratio of 1.54 corresponding to the figure above. (This is smaller than our figure but may simply arise from the ‘lifecycle’ problems of her data noted earlier).

(ii) *Availability of bathroom*

National figures indicate a substantial improvement in this over recent years, and by 1977 the proportion of households in Britain without sole use of a bath or shower was 7 per cent (Office of Population Censuses and Surveys, 1977, Table 3.3). In our sample the change is even more dramatic; in 1975–78 the proportion in the no bathroom category is less than 1 per cent.

To try and avoid the problem of generalisation from so few cases, the definition of the 1975–78 possession-of-amenity category was narrowed to include those who had sole use of a bathroom *and* sole use of an indoor W.C. The results are given in Table 3.

This shows that children of parents without a bathroom in 1950 are more likely to be without sole use of a bathroom and indoor W.C. in 1975–78, relative to children of parents with a bathroom in 1950; the disparity ratio is 1.9 to 1. This result should also be treated with caution because using ungrossed data (not shown here), the disparity ratio is 1.1. This large difference arises because the top left hand corner cell of Table 3 has three cases from the ten per cent subsample, but the bottom left hand corner one has none. In her work on amenities, McDowell also found results were affected by ‘the small number of survey members remaining in the most deprived positions’ (1980, p. 92). It seems unwise to draw any conclusions about continuities in this context because of the sensitivity of results.

Table 3

Availability of Bathrooms (1950) and Bathroom and Indoor W.C. (1975–78)

1950	1975–78		
	No	Yes	Total (%)
No	48 (6.06)	744 (93.94)	792 (49.9)
Yes	26 (3.27)	769 (96.73)	795 (50.1)
Total (%)	74 (4.7)	1513 (95.3)	1587

Table 4*Density (Persons Per Room) in 1950 and 1975-78*

1950	1975-78			
	'Low' Less than $\frac{1}{2}$	'Medium' $\frac{1}{2}$ but less than 1	'High' 1 and above	Total (%)
'Low' Less than $\frac{1}{2}$	97 (42.54)	127 (55.70)	4 (1.75)	228 (15.0)
'Medium' $\frac{1}{2}$ but less than 1	247 (35.29)	357 (51.00)	96 (13.71)	700 (46.1)
'High' 1 and above	176 (29.83)	334 (56.61)	80 (13.56)	590 (38.9)
Total	520	818	180	1518
(%)	(34.3)	(53.9)	(11.9)	

(iii) Density of occupation (persons per room)

Table 4 gives the results for density. The categories have been labelled 'low', 'medium' and 'high' for the sake of brevity in description but this is not meant to reflect a judgement about standards.

Some comments can be made about the national representativeness of our data. For example, in 1951 the proportion of households in England and Wales at a density about $1\frac{1}{2}$ persons per room was 5.1 per cent (Department of Environment, 1977b, Table 1.13, p. 24) and the corresponding figure for our data is 4.9 per cent. Our 1975-78 distribution of densities given in Table 4 can be compared with that derived from the General Household Survey for 1977, i.e. the proportion of density 'less than $\frac{1}{2}$ ', 41 per cent; 'greater than $\frac{1}{2}$ but less than 1', 49 per cent, and '1 or above', 10 per cent (Office of Population Censuses and Surveys, 1977). It appears that for this period, our data have a lower proportion at lower densities than the national average.

Because of the secular improvements in density, there has been a large amount of absolute mobility. To look at the relative continuities of different density classes, let us first examine the table using disparity ratios. It appears, for example, that children of parents with a 'low' density in 1950 are more likely to have a 'low' density themselves in 1975-78, compared to children of parents with a 'high' density; the disparity ratio is 1.4 to one. The former group also have a greater chance relative to children of parents with 'medium' density in 1950 (disparity ratio 1.3) of having a 'low' density in 1975-78.

We can examine also the relative chances of the different groups of being at a 'high' density in 1975-78. From the table, the likelihood of a child

with parents who have a 'high' density in 1950 of being at a 'high' density in 1975-78 is very much greater than that of children of parents with 'low' density in 1950 (the disparity ratio is 7.8 to one), but about the same as that of children of parents with 'medium' density.

The odds ratios provide another perspective on relative continuities. For example, children of parents with 'low' density in 1950 have about 11 times as much chance of themselves having a 'low' density rather than a 'high' one, relative to children of parents with a 'high' density in 1950. The relative chances of success in this particular housing 'competition' are clearly very different for the two groups at opposite ends of the distribution. (On the other hand, the 'competitions' between groups next to each other in the hierarchy are generally much more even).

It is difficult to compare these results with McDowell's, which are presented in terms of the numbers living in 'crowded' (at or above a density of 1.5 persons per room) or 'not crowded' conditions (1980, Table 5.4, p. 92). For her sample parents in 1948, the proportion living in 'crowded' conditions is 53 per cent, whereas the national figure in 1951 was 5.1 per cent (see above); her figures are clearly very unrepresentative. Nevertheless, note that the proportion living in 'crowded' conditions in both generations is estimated to be just 2.9 per cent of her 440 cases. The corresponding figure in our data is zero.

(iv) Housing expenditure

Our results are presented in Table 5. In this, the category boundaries are the quartile values for the national distribution of housing expenditure for

Table 5*Housing and Expenditure (£ Per Week) in 1950 and 1975-78*

1950			1975-78				Total (%)
			'Bottom'			'Top' IV	
			I below 5.94	II 5.94 but below 8.64	III 8.64 but below 12.23	12.23 and above	
'Bottom'	I	below 0.54	274 (64.62)	85 (20.05)	38 (8.96)	27 (6.37)	424 (21.4)
	II	0.54 but below 0.78	194 (47.67)	123 (30.22)	35 (8.60)	55 (13.51)	407 (25.3)
	III	0.78 but below 1.10	270 (45.00)	197 (32.83)	51 (8.50)	82 (13.67)	600 (37.3)
	IV	1.10 and above	68 (38.42)	48 (27.12)	26 (14.69)	35 (19.77)	177 (11.0)
Total (%)			806 (50.1)	453 (28.2)	150 (9.3)	199 (12.4)	1608

1950 and 1975-78, estimated using Department of Employment (1970 to 1977).⁴

It is clear that while the sample data may be reasonably representative of the bottom of the distribution in 1950, the top is underrepresented. This is not entirely unsurprising as Rowntree and Lavers tried to sample only families with an earned income of less than £550 per year (Rowntree and Lavers, 1951, p. 1), and there is a well-known association between income and housing expenditure (see for example, the tables of housing expenditure against income class in the Family Expenditure Survey). The Follow-up Survey for 1975-78 is even more strikingly unrepresentative. This needs to be kept in mind when considering the general applicability of the results derived.

We analyse the table first using disparity ratios. For example, those children of 1950 families with housing expenditure in the bottom (i.e. lowest expenditure) quarter of the (national) distribution have a 1.7 to one higher chance of themselves being in the bottom quarter in 1975-78, relative to children of 1950 families from the top quarter.

Differences in relative chances are even more pronounced if we consider entry to the top quarter of the distribution in 1975-78. Children of 1950

families in the top quarter of the national distribution have 3.1 times the chance of children from the bottom quarter, of themselves being in the top quarter in 1975-78. Children of the middle half of the distribution in 1950 have about twice the chance of being in the top quarter in 1975-78, than children from the bottom quarter.

It is interesting to note that the relative chances of children from the two middle quarters in 1950 of entering any particular category are approximately equal. (This is reflected in the odds ratios for 'competitions' between these two 'origins').

Other patterns are difficult to discern from the odds ratios that can be calculated from Table 5, though it does seem that the highest ratios are those pertaining to the competitions between children of parents from the highest and lowest 1950 expenditure categories. Indeed, as was the case for density, the highest entry is that in the competition between the origin categories furthest 'apart' to reach the same 'far apart' destinations. Children of families of the lowest expenditure category in 1950 have over five times the likelihood of themselves being in the lowest rather than highest category in 1975-78, compared to children from the highest expenditure category. On the other hand, this difference in

⁴ The figures for the latter period were taken directly from the Family Expenditure Survey for 1977. No data were available for 1950 and so it was assumed that the distribution of housing expenditure was the same shape then as in 1977 and, in particular, the quantiles the same percentage of the median. Quantiles have only been published since 1970 and for this period these assumptions are quite reasonable. We additionally assumed that the median value in our data was an unbiased estimate of the national one. An alternative approach for 1950 might have been to estimate quantiles from the relevant table of the 1953-54 Household Expenditure Enquiry.

relative odds is about half the maximum value in the density table.

In summary, the data indicate the presence of continuities in housing expenditure across generations. To check the sensitivity of these results, an analysis was also made of the transition matrix based on ungrossed data, and of that where cases with zero housing expenditure in either generation had been excluded, but the same trends were apparent. (Note that McDowell, 1980, had no information on housing expenditure).

Summary and Conclusions

In this paper we have provided new evidence about the extent to which successive family generations are alike in their housing experiences. From our discussion, it is clear that any conclusions we may have are subject to qualifications, in particular with respect to national representativeness. Compared to the country as a whole our 1975–78 sample, for example, has a higher proportion of ‘owners’, of those with sole use of a bathroom, of those with low weekly housing expenditure and a lower proportion of those at a ‘low’ density. This, and the other conceptual problems mentioned, limit the definitiveness of results.

However, subject to these qualifications it does appear that some significant continuities exist. Our method of analysis has been to examine the chances of children of a 1950 family housing origin achieving a particular housing destination (or pair of destinations) relative to children of a different origin. For example, for tenure, the most fundamental housing feature, children of 1950 *owners* had about 2.4 times the chance of themselves being owners rather than non-owners relative to children of 1950 *non-owners* — clearly a large difference. This is notwithstanding the definite overall trend towards ownership for children of parents of both 1950 tenure classes.

Another trend discernible in the density and housing expenditure transition matrices is that differences in relative chances are more pronounced if groups at the extremes of the housing hierarchy are compared (but this not very surprising).

Amongst other things, the continuities in the

housing of successive family generations naturally raise questions about causation: what is the exact role of parental housing status in determining that of their children? Is it primarily a direct effect, does it operate via ‘intervening’ variables, or is it merely a spurious correlation that arises because, say, housing status in each generation is correlated with earnings capacity and it is the latter that is transmitted across generations? This is an interesting and important area for future research.

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