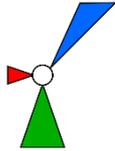


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bncdoc.id	ECB
bncdoc.author	Ungerson, C
bncdoc.year	1991
bncdoc.title	Women and social policy.
bncdoc.info	Women and social policy. Sample containing about 42984 words from a book (domain: social science)
Text availability	Worldwide rights cleared
Publication date	1985-1993
Text type	Written books and periodicals
David Lee's classification	W_ac_soc_science

<980/c>	<p>ailing private rented sector. Socialists and feminists oppose this move, not only because it enables landlords to evict tenants easily and raise rents, but because they recognise that the demise of this sector is, broadly speaking, a result of the decreasing profitability of investment in this sector (Merrett, 1979, p.281), not of legislation concerning rent control and tenants' rights. Finally, the major overall result of the government's monetarist economic policy has been a severe reduction in public expenditure, particularly in housing expenditure, which will inevitably lead to poorer quality public housing, with less possibility for transfers within this sector. Housing tenure The two major forms of housing tenure in Britain are owner-occupation, which accounts for 51.5 per cent of the population, and local authority (or council) housing, which accounts for 33.4 per cent of the population, with housing associations, co-operatives and the private rented sector making up the remaining 15 per cent (CSO, 1979, p. 146). As can be seen in Table 1, throughout this century there has been a large decline in private renting, and a corresponding increase in owner-occupation and council housing, which began to get under way after the First World War. Predictably, the middle classes have tended to move into owner-occupation, while council tenants tend to be the lower-paid and lower-status workers (Ginsburg, 1979, p. 138). Private renting tends to be a residual tenure for all the social classes. We shall therefore concentrate predominantly on the two major forms of tenure, and go on to look at their significance for women. The owner-occupied sector As was stated above, 51.5 per cent of the population at the present time have purchased their own housing, 28.5 per cent with mortgages (CSO, 1979). It is in this sector that women's inferior economic position is of particular relevance, although it has specific repercussions in relation to council housing, too, as we discuss below. Women tend to earn less than their male counterparts (women's wages were 73.5 per cent of men's in 1979), and to be in less stable areas of employment and more frequently in part-time work than men (Bruegel, 1980). Consequently, women have far less purchasing power than men, a situation which inevitably will be exacerbated in the current economic crisis. Traditionally, therefore, building societies have been extremely reluctant to grant women mortgages on their own, since they are generally regarded as a bad risk on the grounds of their present or future income. Secondly, the attitude that women are on their own only until they find a man to support them is a prevalent one.</p>
 <p>Key: Footprint ConEn1 Footprint ConEn2 Footprint ConEn3</p>	<p>A study of building societies in Huddersfield found: there was not only a preference for apparently conformist middle class couples, but also the dislike of deviators from this norm, such as is represented by marital breakdown or career oriented women. (Duncan, 1976, p. 6) Even in the case of married applicants for joint mortgages, the Equal Opportunities Commission (EOC) found that 36 per cent of building societies in their study</p>

discriminated in some way against a couple with a higher earning wife (EOC, 1978). Women's freedom to purchase their own housing , should this be their desire, is thus severely limited. Surveys of ownership of property provide further evidence of this. A survey of married owner-occupier couples in 1971 found that 42 per cent had the home in the husband's name, and only 5 per cent in the wife's name, the remainder being joint mortgages (Todd and Jones, 1972). Clearly, then, women's access to home ownership is often through association with a male breadwinner, a fact which further reinforces women's economic dependence on a male partner. However, it is on marital breakdown that the crucial implications of this situation are particularly illuminated. On divorce a married woman may now apply for a property transfer order, and this can be made even if she has made no direct financial contribution to the purchase or improvement of the matrimonial home. However, numerous problems still arise. The starting point the courts use in making financial orders is the one-third rule: that a woman is entitled to one-third of her husband's joint income and capital. In practice this means that if an order is made transferring the home, the wife's maintenance will be consequently reduced. Where there is an order for sale the division of the proceeds of sale rarely gives the woman enough capital to purchase a new home. Orders which allow a wife to remain in occupation of the marital home until her youngest child leaves, in effect, put off her housing problems until middle age, when she is often without an income or sufficient capital to make continued owner-occupation a realistic alternative. Even when an outright transfer is made, problems can also arise, as women on their own find it difficult to meet the mortgage repayments. In this situation a woman has two options. One is to depend on supplementary benefit, which will generally include money for the payment of the interest on an existing mortgage. The other is to find well-paid employment which will provide her with an adequate income to afford the repayments. In the first case, therefore, the woman has had to shift her economic dependence from her husband to the state. In the second