

THE FAMILY IN CRISIS: A NEW SOCIETY SERIES 3

Family ties

JANET FINCH

Has our sense of responsibility towards relatives changed in recent years? Should those in need have to rely on their relatives anyway?

Free babysitting, gifts large and small, the loan of the deposit on a first home, caring in times of illness — this kind of help and support appears to be the essence of family life to many people. The expectation that such help will be reliably provided marks the distinguishing line between kinship and other kinds of social relations, including friendship. But does the reality match this image of the family as a reliable source of support? Are people now less willing than they used to be to deliver this kind of assistance in practice? Do people still feel a special sense "of obligation" to assist their kin. Which puts these relationships in a class of their own?

I shall begin by considering the well-known myth which, despite the efforts of social scientists and others over several decades, still appears to exercise a strong influence over popular political discussion and probably over policy making as well. It runs something like this: in the past, families had a stronger sense of obligation to care for their own sick, elderly and handicapped members. They are less inclined to do so now because family ties generally have been weakened, and also because women who traditionally provided this care are likely to be out at work. A variation on this theme is that women's role as carers in the family has been undermined by feminism. Translated into social policy terms, this produces a commitment to "support the family" to enable it to care for its members better, a commitment characteristic of all recent governments of whatever political party. It has found its most obvious expression in the development of policies for the so-called community care of various groups which actually means that female relatives carry

the major burden, with limited support — if any — from outside the family. Estimates of the balance between women and men indicate that at least three quarters of people who act as "main carers" are women, and that men may provide care for a disabled or infirm spouse but are unlikely to do so for other relatives.

This myth can be challenged in a number of ways, and in doing so we can learn a good deal about the obligation to care for and support relatives. First, there is a logical confusion in much discussion of family obligations between what people actually do for their relatives and the reasons why they do it. Typically, people assume that if support is given to a relative, this demonstrates that the giver feels a sense of obligation; conversely, if support is not given, that the sense of obligation is absent. This confusion is also reflected in some academic work, largely because it is much easier to find out what people actually do than to study a "sense of obligation" as such; in fact we have very little empirical data about the latter, either contemporary or historical. It is, nonetheless, important to distinguish clearly between action and obligation because the two are not the same. There are many reasons why people actually provide support for a relative which do not stem from a feeling that they "ought to." Self-interest, for example, when the giver expects that they will ultimately be handsomely rewarded.

Often more obscured, but in many ways more important, are situations where people feel that they "have to" provide support for a relative, even though this goes beyond what they regard as proper or reasonable. The question of love or affection, while important in



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In the past, the only visible alternative to family care—the workhouse—was regarded by most people as unthinkable, and need was signed to so.



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understanding a particular relationship, is not especially relevant to the distinction which I am making here. One can feel affectionate to one's father or brother but at the same time believe that providing physical support is not a proper part of that relationship. Nonetheless, a situation can arise where such support "has to" be provided for lack of alternatives. Legal sanctions do not apply to these situations, but other powerful social sanctions do, most obviously the sense of shame which many people appear to feel if they cannot be independent of state care and have to go into a home. The threat of the workhouse still seems to exercise a powerful control mechanism over individual actions in British society despite many changes in public provision of care.

The feeling that one "has to" care for a relative need not imply a feeling that one "ought to," simply that the constraints of the situation give no reasonable alternative. The number of such circumstances is likely to continue to increase, as the twin pressures of public expenditure contraction and an ageing population continue for the foreseeable future — a point to which I shall return.

Second, there is the question of the accuracy of the common myth. Or, more precisely, two questions: is it an accurate account of what happened in the past? Is it an accurate account of what happens now?

The idea of a golden age in the past when people were much more willing to give support to kin is almost bound to be inaccurate, simply because most people's capacity to offer support was severely limited in the harsh conditions of early industrialisation and its subsequent development. For much of our industrial history the labour of all household members in most households has been needed for waged work, just to secure survival at a basic level.

Nonetheless, did people have a stronger sense of obligation to support their relatives in the past, even if their capacity to put it into operation was limited? The

most influential history study on this topic remains Anderson's study of 19th century Preston, which contains powerful evidence that the basis of kin support was not simply a question of moral rules which people automatically obeyed, but a much more pragmatic and calculating approach, in which assistance was most likely to be given to a relative if there was a prospect of receiving something in return. This is not the place to engage in the historical debates stimulated by this work but, whether or not his account is entirely accurate or can be generalised from, the point which these debates suggest is that obligations between kin in the past rested in practice upon quite subtle calculations about reciprocal exchange at least as much as a sense of moral obligation. The insight that obligations between kin can only be sustained if they are two way not one way is of profound significance to contemporary debates, and its importance is confirmed by studies in the more recent past, for example Townsend's work.

Before moving on to discussion of the present, it is also worth noting that the Victorian Poor Law did in fact attach legal sanctions to the provision of financial support for relatives, although not to the provision of care. This entailed creating a category of "liable relatives" whose liability could be enforced at the behest of the Boards of Guardians, a provision which was only finally revoked in 1948, although it had always been enforced patchily at a local level. Attaching legal sanctions to support for kin by no means always had the desired effect in practice: there is certainly evidence that it created an incentive for people to "lose touch" with relatives for whom they might potentially be liable, thus creating a mechanism for evading liability and in the process weakening family ties.

Turning to the present, the idea that people are no longer willing to support their relatives, and especially that women are no longer willing to provide care, can be

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Maggie Murray/Format

challenged in a number of ways. The available evidence is that very large numbers of people — mainly women — are providing substantial support for their relatives. The Family Policy Studies Centre has produced an interesting calculation which demonstrates that in financial terms the unpaid labour of people caring for their elderly relatives is at least equivalent to the cost of the whole statutory input of health and personal social services for the over-75s.

Why is it that women in particular continue to provide care? Is it because they feel they "ought to" or because they "have to"? That question is very difficult to answer on the basis of existing evidence, although a study currently being undertaken by Jennifer Mason and myself on family obligations should provide some relevant data. Certainly, we already know that the processes which make people feel both that they "ought to" and that they "have to" provide care for a relative have a gender dimension woven into them. Because women are culturally defined as people who care in our society, the decision about whether to care for an infirm relative — and most particularly a decision *not* to provide care — is very different for a woman and a man in equivalent positions. Quite simply, men have many more available reasons which others will accept as legitimate for not providing such support. This certainly increases the pressure upon women to shoulder the burden when other sources of care seem unavailable, but whether it also means that women have a stronger sense of obligation than men is another matter.

Finally, the myth which I outlined above does not take account of changing social and economic contexts within which family relationships operate. People's decisions and actions about assisting their relatives may stem partly from beliefs, but those beliefs have to be applied in particular circumstances, and socioeconomic conditions have changed in important ways. I shall mention just two of these.

On the one hand, there is the changing age structure of the population which will give a continuing increase in the number of elderly people between now and the end of the century. At the risk of oversimplification, this means that by comparison with the situation which has prevailed over most of the last two centuries, we have many more people surviving into old age where they need substantial care; those elderly people have fewer children who might be potentially available to share parental care; and hardly any of them have never-married daughters who at certain times in the past were the prime targets for cooption as carers.

On the other hand, changed patterns of public provision has meant that there is a different range of alternatives to family care available, at least in principle. This makes a decision about offering to care for a relative different from in the past, when the only possible alternative — the workhouse — was regarded by most

people as unthinkable, and indeed was designed to be so.

The circumstances in which family obligations operate have changed, therefore, and the decisions which people make about them are of a different order. But have beliefs about what is proper and right to offer for relatives also changed? There are two possible accounts here, each of which is certainly plausible. One can argue that beliefs about what one "ought to" do have themselves changed, mirroring changes in social structure. For example, it is no longer thought reasonable to keep one's daughter unmarried so that she can look after her parents in old age, as was once commonplace, because this cannot be sustained in a demographic situation where everyone *can* marry. If it is true that beliefs have changed in ways which match changes in social structure, one might conclude that the clock cannot suddenly be turned back to produce a set of beliefs appropriate to earlier conditions but inappropriate now, however much certain politicians might wish it otherwise. On the other hand, one can argue that beliefs about obligations themselves have remained fairly consistent, but since the circumstances in which they are applied are different, different outcomes ensue.

From this perspective, it is possible to make a case that the circumstances of the late 20th century, in which people have at least some rights to remain independent of their relatives and not to have to rely on them for want of alternatives, actually accord better with what people have always regarded as the proper and appropriate relationships between kin. Indeed, there is some evidence that if one removes the pressure whereby relatives feel compelled to provide support because there are no serious alternatives, this may actually be conducive to the development of stronger reciprocal ties. The best documented example of this concerns the effects of the introduction of old age pensions on the family relationships of old people.

In conclusion I suggest that understanding why and under what circumstances people will provide support for their relatives is a subtle business, to which the contemporary politics of "strengthening the family" pays scant regard. Equally, any anxiety felt by certain policy makers that feminism has undermined women's sense of obligation to care for their relatives is probably misplaced, much as feminists might regret that. It is a measure of the impact of feminist writing in the eighties that "community care" is now automatically decoded by most people as "care by female relatives." But having done that, very few regard it as a cause for concern, and that is a measure of how far feminism has yet to go.

People in general, and women in particular, do not necessarily provide less care for their kin than they used to, nor do they necessarily have a weaker sense of obligation than in the past, but they do have to work out their responsibilities in circumstances which have themselves changed. Far from demonstrating a slow deterioration from a golden age when people felt a strong sense of obligation and always put it into practice, the historical perspective teaches us that both in the past and in the present the basis of care between kin is much more complex than following simple moral rules, and has its basis in real, reciprocal relationships.

Women are not about to withdraw their unpaid labour in large numbers, but equally their provision of support for kin is not boundless. Indeed, we can see that gaps may already be opening up between what people think it is proper to expect relatives to provide, and the kind of support which policy makers assume can be made available. Some of the consequent tension is contained by those women (and some men) who care for their relatives because they feel that they "have to," even if they really "ought not to have to." But the evidence from the past suggests that if the gap grows too wide people do ultimately seek evasion strategies, which themselves may well weaken family ties. ■

STEVE PLATT

Could house prices crash?

As the forces which led to the boom in home ownership decompose, are we heading for a price collapse?

The owner-occupied housing market is on the brink of collapse. After two years in which house prices rose by over 60 per cent, they have begun to fall in real terms; eventually they will shed almost a third off their peak values. Private-sector housing starts have plummeted to less than half what they were a few years earlier. A mortgage famine and a cost explosion are conspiring to create a crisis in the construction industry; over 50,000 new homes stand unsold and empty.

Finally, the government is forced to act. Credit restrictions are eased, local councils are given permission to intervene in the private housing sector and thousands of unsold homes are "municipalised" to prop up ailing building companies.

Eventually, the house price collapse is reversed. But real house prices take a decade and a half to return to their previous peak levels. In the intervening period, those who bought during the boom have at best seen the investment values of their homes stagnate; at worst they have seen them tumble.

This is not a speculative fantasy about the post-1986 property market. The events described really did happen after the 1971-73 UK house price boom. And, as the table shows, *real* house prices have only just recovered their 1973 values, thanks largely to the increases of the last two years. The mini-price boom of 1977-79, which promised an earlier recovery, was undermined by the recession of the early 1980s, which led to three years of stagnation in which real prices fell back again to the 1975 level.

In this context of cyclical booms and slumps in the housing market, speculation that real house prices may be about to fall again is not as unrealistic as the lending institutions—who have a vested interest in the matter, of course—sometimes like to suggest. House prices are extremely unstable in the short term; a 38 per cent real increase in 1972-73, for instance, was followed by a 22 per cent fall in 1974-75. The recent history of home ownership in the UK is full of such fluctuations, and there is nothing to suggest that the present house price inflation will not be followed by another period of falling real prices.

Indeed, there is good reason to suppose that real house prices *will* fall again in the near future. The long-term relationship between house prices and average earnings has been remarkably constant since the war, particularly when prices and earnings are adjusted to take account of inflation. The table shows that since 1954, real prices and earnings (that is, gross figures deflated by changes in the retail price index) have risen broadly in line with each other. The ratio of the real prices and earnings indexes has never fallen below 0.90, nor risen above 1.27 (and that in the exceptional property boom years of 1972-73). Typi-

cally, the ratio fluctuates within a few points either side of 1.00.

Last year's house price rises, however—14 per cent nationally on the Nationwide Building Society index—pushed the ratio up to 1.12, higher than in all but three years since the war (1972, 1973 and 1979). In London and the south east, moreover, according to *gross* ratios calculated by the Halifax Building Society, average house prices now exceed incomes by a factor of 4.65 to one, compared with 4.09 to one at the beginning of 1985. In the UK as a whole, the ratio has increased over the same period from 3.46 to 3.75, the highest it has been since 1973. The Halifax comments cautiously: "At ratios approaching 5:1, it is likely that the rate of house price inflation in greater London and the south east will fall in the coming months."

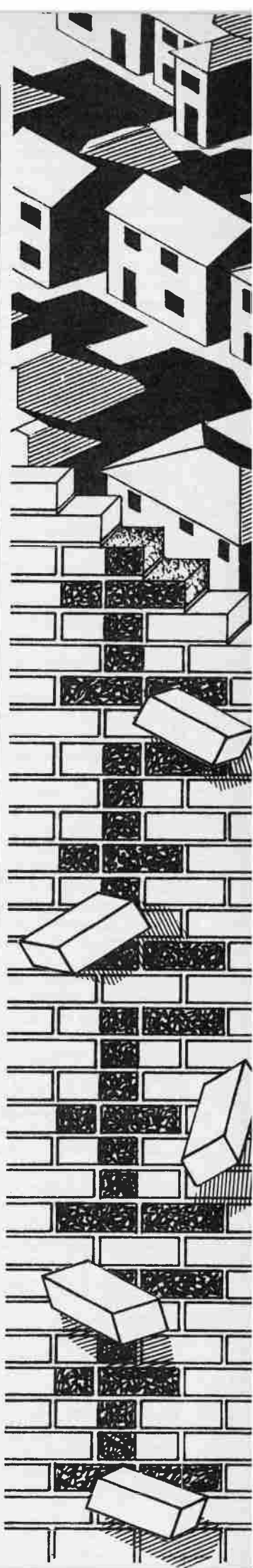
Increasing possibility of collapse

Other predictions have been less restrained. In his recent book *Home Ownership: a suitable case for reform* (Shelter, 1986), Michael Ball presents the possibility of "a collapse in the owner-occupied housing market, with falling prices, bankrupt home owners, and failing housebuilders and lending institutions." He argues that "current developments are increasing the possibility of such a collapse."

Bob Beckman, editor of the *Investor's Bulletin*, paints an even more alarming picture. He says government fiscal policy "has encouraged profligate behaviour in the electorate—but in no area so much as in residential housing. Small deposits and long-term mortgages have seduced many people into a false sense of security... It is my forecast that house prices may fall by as much as 80 per cent from their peak values over the next ten years."

Beckman supports his arguments with examples from other countries, notably Eire, where he says house prices have fallen by 35 per cent from peak levels. He claims that soaring prices in London and the south east (up by 25 per cent in 1986) have distorted the national average in the UK, concealing price falls and stagnation elsewhere. He also says that the gains in the south east are unsustainable: "During the depression of the 1930s in the United States, house prices were collapsing all over the country, but they were still booming in New York. Eventually, house prices in New York collapsed also—but with an even greater vengeance than elsewhere. Housing in the south east could easily suffer a similar fate."

In a new report, *House Prices in Europe*, the Nationwide Building Society pours scorn on the likelihood of a general price collapse in the UK. The report's emphasis, however, is on the period 1982-84, a



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net Finch is a senior
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ministration at
nchester University.
e is currently
earch director of the
RC Family
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writing a book to be
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