Workshop 21 - Home Ownership and Welfare Developments

Individualism and Privatistic Housing Consumption in Eastern and Western Homeowner Societies

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Abstract
The traditional approach to understanding the socio-economic, political and ideological impact of mass home ownership, predominantly grounded in the experiences of European and English speaking societies, has focused on ‘property owning democracies’, social class relations and welfare systems. However, the transformation of East-Asian societies into homeowner societies illustrates greater diversity in social, political and cultural practices surrounding housing consumption. Central social characteristics of many of the new East-Asian homeowner societies are; the assertion of a paternalistic state, ‘groupism’, ‘Confucianism’, familialism and collectivistic values. This contrasts with Anglo-Saxon homeowner societies, where home ownership has been associated with the commodification of the public sphere, social fragmentation, privatism and the ethos of individualism.

This paper considers the relationship home ownership and privatism, collectivism and individualism in context of socio-economic, political and cultural differences between societies. We shall draw substantively on research from Britain and Japan as two societies that strongly conform to a model of ‘homeowner society’, but which contrast strongly in terms of individualist and collectivist social values, the salience of citizenship and housing traditions and practices. Most significantly, we seek to address how home ownership is related to housing consumption and privatistic values and practices in divergent hegemonic frameworks.

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Introduction

Winter (1994) has argued that industrialized nations, where the home ownership rate approximates the 60% to 70% mark, share common socio-economic and ideological characteristics and many housing researchers have been happy to lump Britain, Canada, the USA, Australia and New Zealand, which demonstrate some of the highest rates of home ownership among industrialized Western societies, together as a group of ‘homeowner societies’. Clearly, there is what could be called an Anglo-Saxon tradition of dwelling or housing consumption amongst these societies, although the history and development of owner-occupation and housing policy in each society is substantially different. Nevertheless, in recent decades newly industrialized societies in East Asia have successfully promoted private housing consumption, through housing, social and economic policies, and have also developed similar or even higher ownership rates.

Singapore tops the list at 92% (2001) owner-occupation, and Taiwan (85% as of 2000), South Korea (75% as of 2000) and Hong Kong (52% as of 2001) demonstrate similar characteristics and have been grouped together in terms of an ‘East Asian housing culture’ (Lee 2002). Japan, was the first nation in East Asia to both industrialize and develop an urban home ownership system, going from around 70% urban rental housing prior to World War Two to more than 60% home ownership by the 1960s. The Japanese model has arguably influenced patterns of development in other East Asian societies. Essentially, in both eastern and Western industrialized homeowner societies, the owner-occupied family home has come to symbolize socio-familial harmony and has been associated with economic growth and household security.

Central social characteristics of many of the new East Asian homeowner societies are; the assertion of a strong development orientated and paternalistic state, strong social hegemony, ‘groupism’, ‘Confucianism’, familialism and collectivistic values. This contrasts with analyses of Anglo-Saxon homeowner societies, where home ownership has been associated with family nucleation, social fragmentation, privatism and the ethos of individualism. Indeed, Marxist approaches have emphasized the role of housing policy and mass home ownership in undermining collectivism and social solidarity and integrating individuals into alienating and unequal economic relations.

The analysis and understanding of social processes in homeowner societies are dominated by Western perspectives, predominantly grounded in the experiences of European and English speaking societies, and have focused on ‘property owning democracies’, social class relations, welfare regimes and citizenship rights. Essentially, Western approaches have been ‘place bounded’ (Lee 1999) and tended to follow convergence models of economic development, which neglect cultural dimensions and diversity between local institutional values and
practices. A number of authors have highlighted this neglect as a substantial concern in housing studies (Dickens, Duncan, Goodwin and Grey 1985, Forrest and Murie 1995). Indeed, recent research has shown that the transformation of East Asian societies into homeowner societies illustrates far greater diversity in economic, socio-cultural and political practices surrounding housing policy, production and consumption (Lee 2002, Hirayama 2002). Furthermore, patterns of provision and consumption, and the nature of building, stock and urban development vary substantially within and between these two groups of societies.

While there are various elements of divergence between the two groups of homeowner society we have identified, this paper seeks to focus on the particularly social, cultural and ideological aspects of privatism and collectivism, which stand out as central points of contrast between the systems. Moreover, as the level of diversity between each society in each group of homeowner societies is substantial our analysis focuses on Britain and Japan as representative of privatistic Anglo-Saxon and collectivistic Confucianii homeowner societies respectively. While this reduces the comparative scope of the work it provides a substantive axis of analysis. Our intention is not to assert that Western homeowner societies are more privatistic (more individualistic) and eastern homeowner societies are more collectivistic (or less individualistic), but rather to explore the significance of privatism and collectivism in terms of housing and social relations and in terms of the significance of collectivist and individualist ideologies and discourses. A key point concerns privatism as a pattern of motivation and social orientation across societies rather than simply privatistic ideology.

Consequently this paper will examine individualism and patterns of privatism in housing consumption in terms of the relationship between urban owner-occupied housing and social divergence/convergence. The first part of this paper addresses the related concepts of privatism and home ownership and frames them in relation to dominant ideology and hegemony, individualism and contemporary Western social theory. The second part of this paper addresses Japan’s housing and social context in order to redress the debates and theories set up concerning Japanese social hegemony and Japanese housing and socio-cultural traditions.

Privatism
The following analysis of privatism begins by tracing the origin of the concept and its association with housing, particularly privately owned housing, with socio-political developments in the 20th century British context. Essentially, there has been a conceptual convolution of the ideology of privatism with patterns of home-centredness, political withdrawal and compliance, as well as the erosion of public welfare and more collective forms of social provision. Secondly, we turn to the salience of home ownership and privatism in comparative housing analyses, where the concept of privatism and the ideology of
Individualism have been utilized as an explanatory model of divergence between societies and housing systems. Thirdly, we will begin to make some criticisms of the debate by assessing flaws in the theorization of home ownership, privatism and consumerism as well as in comparative models of social divergence.

Essentially, the understanding of privatism in the Anglo-Saxon context emphasizes growth of individualism and retreat from collective participation to the private sphere of the home. The physical idea of privacy originates in the 19th century bourgeois middleclass home, which is perhaps the cultural origin of privatist demarcation of space (Davidoff and Hall 1987). The struggle to establish a clear division between the external world of work and community, and the internal, private space of the family was crucial for 19th century middle class families in attempting to establish their respectability and in identifying themselves with one social group, which could control private space, and differentiating themselves from another group that could not. The connection between and expansion of home ownership and privatism, however, did not really take hold comprehensively until later in the 20th century. With growing rates of home ownership, increasing affluence and less working hours in the 1950s and 1960s, individuals started taking more interest in domestic sphere, and values and activities associated with the house, garden and family promoted a more ‘home-centred’ spirit. Owning a single-family house became a conspicuous form of affluence for those on middle-incomes with middleclass aspirations (Goldthorpe et al 1969).

Theoretically this movement has been linked to the ‘privatization thesis’ where the withdrawal from public life into the home was driven by a sense of powerlessness in the spheres of work, politics and public life. In the case of homeowners, the issue was whether or not people had retreated to a sphere of autonomy and control that would restore to them a sense of identity, attachment and belonging (Franklin 1986). From this understanding home ownership developed a political salience in understanding the currents and processes in late capitalist modernity. While our analysis is wary of arguments that assert a golden era of pre-modern collectivism, to which modern privatism is contrasted, the concept of privatism is recurrent in empirical analyses of the qualities attached to home ownership in Britain, both socially and ontologically (Saunders 1990). The owner-occupied home specifically, as a private space that draws a boundary between a personal individual and immediate family and the external world has become increasingly important to individual self-fulfillment (Chapman 1999).

The privatistic self-orientation supported by home ownership and the associated ideologies of individualism are also considered key elements in the maintenance of capitalist social hegemony and stability (Abercrombie et al 1980). In the period following the establishment of the welfare state and mass public housing programmes by post war Labour governments, the political right in Britain began to embrace home ownership, as public renting was perceived as
a danger to conservative power. There was too much effort on the needs side, giving each according to his needs, and far too little on the side of incentive and reward for effort (MacGregor 1965, in Murie 1998:86). Indeed the political right was facing a crisis of legitimacy as welfarism was seen to be de-commodifying individual motivations and undermining the principles of the free market and capitalist provision (Offe 1984, Habermas 1973). Housing itself constituted a critical aspect of the left’s commitment to universal welfare provision and state housing was associated with a dangerous growth in demand for collective and state action (Murie 1998: 82). In opposition to the welfarist strategy of the Labour government, the Conservative party committed itself to the idea of the ‘property owning democracy’ (Harris 1973). The privatistic attributes of home ownership stood out symbolically and housing tenure became a critical issue in standing off the erosion of the logic and legitimacy of capitalism. Not only did the social and ontological withdrawal associated with home ownership and privatism seem to oppose unrest and bolshevism and undermine the public sphere and political participation, it also implied a different form of civil participation where citizenship was associated with the responsibilities and obligations that accompanied ownership.

Thatcherist ideology and policy following her election in 1979 has been considered a watershed in housing and social relations in Britain. This ‘Modern Conservatism’ sought to deregulate and privatize, and as well as the privatization of public utilities, the selling off of public housing to tenants and the growth of home ownership exacerbated the withdrawal from the public sphere and collective solidarity. Arguably, households have become increasingly privatized and re-moralized in terms of commitment to public provision and civil society, and furthermore, housing itself was meaningfully transformed, undermining its use value and local within a community in favour of its commodity value as an exchangeable property in a market. King (1996) argues that the reasons why private property is of such significance for Modern Conservatism are twofold. Firstly, The Modern Conservative assumption is that engagement with housing as property allows for the re-moralization of individuals by enhancing their self-reliance. Secondly, participation in a market allows individuals to exercise individual freedom. Property is thus said to promote responsible and independent action. The Modern Conservative principle of the ‘property owning democracy’, is that membership of society is defined in terms of access to private goods. Citizenship defined in terms of private property links individual citizens to the collective through the actions of the individuals themselves, rather than through the state acting on behalf of the collective.

_A central goal has been to discredit the social democratic concept of universal citizenship rights, guaranteed and enforced through public agencies and to replace it with a concept of citizenship rights achieved through property ownership and participation in markets_ (Gamble 1988:16).
Through heightening the significance of housing as a private good and expanding owner occupation it is assumed that individuals are increasingly pulled into privatistic lifestyles and values, and commitment to private property relations due to their stake in the market based system. The Blair government has perpetuated policy commitment to owner-occupation in the last decade along with the principles of individual choice and preference for market based consumption. Public rental housing has continued to follow a path of residualisation and overall policy and policy rhetoric has continued to resist the development of non-market based tenures. Essentially, ideologies and practices of the market, choice and ‘opportunity’ have been pursued by the Labour government and consequently have eroded more collectivized approaches and enhanced individual self-reliance and, arguably, tendencies towards privatism.

Privatism, Collectivism and Social Divergence

So far we have considered privatism as an emerging pattern of social behaviour, attitudes and perceptions linked to lifestyles, residential practices and socio-economic relations which have been linked with home ownership and, moreover, implicated in maintaining support for conservative, neo-liberal capitalist states. Kemeny (1992) considers the significance of privatism in broader terms, by linking a privatist-collectivist socio-ideological dimension with the organization of housing and public welfare provision to the understanding of social divergence between industrialized, urbanized societies. Social divergence, for Kemeny, has been between private and collective forms of social structure, which has little to do with basic industrial process of development, which convergence theories of social development have emphasized by asserting the universal effects of economic forces.

Critically, for Kemeny, the associated lifestyles, ideologies and social forms of privatism and individualism, which emerge around ownership of a home, restrict the opportunity and even desires of homeowners to engage in collective action on political and social issues. The commitment to the general values of autonomy and choice lead homeowners to favour private solutions and self-reliance over the public provision of services. The organization of housing thus powerfully influences tendencies towards privatism or collectivism in society.

Housing, because of its central importance in ideologically orientating the subject in terms of privatistic homeowners or more collectivistic non-owning tenants provides a crucial link between the welfare state and the social structure (Ibid:111). Among advanced industrialized societies, highly developed welfare states have more collectivized social structures, and poorly developed welfare states are argued to be characterized by privatized social structures. Welfare states constructed on privatized social structures, and liberal states in societies of collectivized social structures represent shallow forms of privatism and collectivism respectively, and Kemeny argues that the long term viability of the welfare state thus varies in relation to the
degree of collectivism of the social structure.

Saunders approach to privatism and home ownership (1990) is more open in terms of ideology and the public sphere. From this perspective the private home is more a condition of social participation than it is the antithesis of it, with homeowners more often actively engaged in public life than tenants. However, Saunders tends to overemphasize the natural basis to, and ontological significance of home ownership. Homeowners are a self interested heterogeneous group who normally engage in public affairs to the extent that their privileges as property owners are threatened by political decisions (Lundqvist 1998).

Unpacking Privatism and Home ownership

In the analyses of the relationship between home ownership and privatism we have considered so far there has been a convincing argument linking social development in liberal Western regimes to a particular pattern of social participation, identification and ideology. Essentially, following on from Marxist analyses in housing studies, buying a home is equated with buying into private property relations and individualistic ideologies which maintain the capitalist status quo. In the comparison of Western and eastern home ownership systems this appears somewhat overly simplistic as newly industrialized economies in East Asia bear substantial structural and cultural differences. Home ownership in Japan in particular has not been equated with individualistic ideologies, and furthermore Ozaki (2002) provides a more comprehensive argument in order to distinguish a self-orientated privatistic home ownership in the UK from a family-orientated non individualistic home ownership in Japan. It is therefore necessary to consider the nature of privatism in more socio-ontological depth in order to develop a more effective comparison with privatistic processes in Japan.

Our first point of criticism, therefore, begins with the misrepresentation of privatism in, specifically, housing studies, which has tended to overemphasize the role of homeowner privatism in the ideology of individualism in terms of dominant ideology and an ideologically-centred sociology. This approach essentially reduces privatism to dominant ideology which underestimates the significance of human agency to the extent that it assumes actions are ruled by beliefs (e.g. Papadakis and Taylor-Gooby 1987). These ideas link changes in people’s political ideas with changes in class patterns, and the eminence of the ideology of consumerism in changing patterns of political support.

Habermas (1973) refers to privatism not necessarily as an ideology but rather as a ‘needs-based syndrome of motivation’. He argues that the reproduction of structures of domination has been achieved primarily through the system’s ability to meet necessary and existential needs which are ‘organized’ in syndromes of privatistic motivation, i.e. privatism and the private sphere has
been adequately satisfying to the extent that the majority are disinclined to change their circumstances and thus give ‘consent’ and ‘loyalty’ to the system. This pattern of motivation is what Habermas refers to as ‘family-vocational privatism’, which ‘consists in a family orientation with developed interests in consumption and leisure on the one hand and in career orientation suitable to status consumption on the other’ (ibid:75). This is complemented by ‘civic privatism’ which reflects the self-seeking interest in the operation of the political system. It is a depoliticized, more passive form of citizenship and public participation.

These two ‘syndromes’ of privatism are critically important for Habermas in securing the stability of advanced capitalist societies. However, where the state can no longer support ‘self-seeking privatism’, associated with the decline of the identity building potential of work and frustrations with the financial rewards which enable earners to maintain identities in the realm of consumption, motivation crisis have an increasing impact on the maintenance of the ego and social identities.

Williams (1983) suggests there is a relatively new condition called ‘mobile privatism’ which is the contemporary form of self-seeking privatism. This is not a retreating or deprived privatization of social life, although it does distance the individuals from universal concerns. Old community based participatory cultural activities, it is argued, have been undermined by the effects of economic forces and the breakdown of traditional communities. Identity based on a place in the community has now been replaced by privatism ‘offered as a primary identity’. Essentially, what Habermas describes as ‘family-vocational privatism’ and Williams as ‘mobile privatism’ can be considered in terms of a category of ‘self-seeking privatism’ (Lodziak 1996) which is pursued by those for whom capitalism ‘pays off’ in terms of status, financial rewards etc, or by a larger group in society during periods of full employment and increasing affluence.

Critically, those caught up in self-seeking privatism are not just merely politically apathetic, but are more likely hostile to political activism and militants who threaten to destabilize the status quo or that which challenges free mobility and consumption. It is this aspect of privatism which is recognized by Kemeny (1981, 1992) and Franklin (1989) in relation to home ownership. Nevertheless there are other types of privatism and elements to it which are neglected in understanding the motivations and actions of homeowners.

In the 1970s Habermas (1973, 1976) argued that the balance of the system was breaking down and that privatism could not be sustained. Self seeking orientations of ‘possessive individualism’ and ‘status achievement’ were having diminishing effects as a result of social change. The system could no longer satisfy material and existential needs and thus no longer support privatism. One possible outcome would be the expansion of new social movements (against civic privatism), the other was increasing social withdrawal or ‘new privatism’. Held
(1984) argued that a new privatism had emerged, which can be seen in the social and theoretical preoccupation with consumerism and identity, where individuals are ‘preoccupied with self needs’. For Lasch (1984) there has been a ‘defensive contraction of the self’, which is synonymous with ‘the current concern with identity’, consequently a ‘minimal self’. Essentially, what Lodziak (1986, 1996) refers to a ‘self maintaining privatism’ of withdrawal identified with powerlessness and promoted by unemployment, monotonous deskill work and empty routines of urban living, loss of community, changes in the structure of family life, and the experienced meaningless of many popular leisure pursuits.

While ‘self-seeking privatism’, and ‘self maintaining privatism’ to a lesser extent, can provide some sense of security and personal significance, the removal of support systems has created what Giddens (1984, 1991) refers to as a critical situation where basic existential or identity needs are exposed. This situation also reflects the growing impact and dissemination of risk and processes of individualization generated by heightened exposure to globalizing economic forces. Giddens’ approach emphasizes individualism and consumer based identities in understanding patterns of privatism, whereas Wainwright (1987), alternatively, believes that many of the modestly affluent working class are motivated by the fear of material insecurity. This does not necessarily generate ontological security, and is more of a coping mechanism, but provides an insight into motivations for home ownership beyond ideologies of ‘the self’ and individualism.

In the field of housing studies Saunders (1990) has argued that ontological security, or a sense of personal significance necessary for the development and maintenance of identities, can be maintained through the control and outlet for personal expression and close personal relationships facilitated by owner-occupation of a family home. Furthermore, he has asserted such identities do not necessarily lead to withdrawal from activity in the public sphere. However, this position has been radically criticized for being reactive to dominant consumerist ideologies, as well as for the reasons we identified earlier concerning the types of public and political activities homeowners are more likely (or not) to engage in (see Somerville 1989). A problem with the withdrawal to the private sphere is that many are frustrated by the limitations of seeking a sense of significance solely through intimate personal relations which have become overloaded with expectations. Yet experience outside the family in the broader social milieu, which challenge identity maintenance and autonomy, make the family seem like the best bet. As Giddens notes, ‘...personal relations in the domestic sphere may indeed appear as a refuge from a ‘heartless world’. But, in the absence of quite profound transformations in the broader society, the family is likely to remain driven by opposing tensions – liberation and oppression, hope and despair’ (Giddens 1982: 139).

Furthermore, consumer based identities and home-centred privatistic identities seek to generate
meaning and ontological security that are always temporary or transient identifications and not as solid or as satisfying as identities anchored in a community or group setting. “The private sphere offers the self that is seeking substantial meaning the promise of feeling connected to others in intimate and more stable relationships. But the private sphere being inherently restrictive, and existing in a universe experienced as meaningless, often fails to fulfill its promise” (Lodziak 1996: 81-82).

Our second point of criticism concerning the oversimplification of the privatism-home ownership debate is, indeed, the lack of diversity it allows for between societies. Kemeny provides the examples of Britain, as a privatized homeowner dominated society on one hand, and Sweden as a rental based, deeply collectivist society on the other. From Kemeny’s model we would expect to find low home ownership rates and strong public welfare systems in societies like Japan where group identities, social solidarity and collective interests are strongly asserted in ideology and discourse. However the inverse is true, and although the housing market and home ownership rates have been stagnant in recent years, there remains a social commitment and state support for private family housing consumption.

A criticism Mandic and Clapham (1996) make concerning Kemeny’s split between two types of social ideology and two types of housing and welfare systems is the lack of diversity it accounts for and the level of influence of factors, including culture, structures of provision and modernising ideology. They differentiate between two forms of collectivism, which relate to divergent ideologies and tenure patterns. A differentiation is made between state socialism and self-management socialism. The case for the former being the old Soviet Union with emphasis on mass state housing provision, and the later being Slovenia where housing provision responsibilities were placed on employers rather than state agencies exclusively. Mandic and Clapham identify that in Slovenia over the last decades, a culture of home ownership and individualism emerged. Even under socialist self management home ownership persisted as a preferred tenure. Mandic and Clapham (op cit) assert that social and cultural differences ranging from the semantics of housing terms to the means by which employers provided housing under socialism via subsidised home loans, are also implicated in the specifics of Slovenia’s prevailing ideology and leanings towards global integration and consumption. As such they stress diversity and a concern for the cultural intricacies and historical specifics of each housing system and society.

Our earlier analysis of home ownership and privatism illustrated a more ideologically orientated understanding of housing consumption and social patterns while our subsequent consideration of privatism as a motivational syndrome asserted far less emphasis on individualism. Patterns of ‘self seeking’ and ‘self maintaining’ privatism imply private housing consumption is less off a cause or effect of individualistic ideology, although the way in which
owner-occupied residency structures social participation and socio-familial relations is significant. For Lodziak (op cit) neither self maintaining privatism nor self-seeking privatism is the cause of civic privatism. This is structured by organized political activity, where political parties have migrated from the lifeworld to the political system and aligned more with the state than with direct community activity (Habermas 1973, 1976). Essentially, we need to separate the direct association between individualism and consumer based privatistic identities (driven by social fragmentation, more alienating and insecure employment, and the erosion of more traditional identities and ontological security) and privatistic home ownership, withdrawal from the political and public sphere, and decreasing resistance to privatisation of the welfare state. This step should allow us to consider patterns of home ownership and privatism in more diverse ideological settings, such as Japan.

**Japan, Privatism, Individualism and Home ownership**

Home ownership in Japan, although well established, has generated relatively little interest in comparative analyses of housing (Izuhara 2003) and privatism (Ozaki 2002). Although recent research has identified the normalization of home ownership in Japan through policy and discourse, and its ideological salience in patterns of power, stability and legitimation (Ronald 2004), discussions concerning Japanese home ownership still emphasize Confucian socio-cultural traditions and collectivist tendencies in contemporary social relationships. Ozaki (2002) goes to great lengths to differentiate patterns of individualistic privatism and housing consumption in England and family privatism in Japan. The main question for our analysis is, despite the assertion of collectivistic values and different family traditions, to what extent does Japanese homeowner privatism diverge from British and Western patterns associated with the ethos of individualism? Essentially if we readdress the privatism debate with a greater emphasis on motivation rather than ideology, a more intricate pattern of social convergence and divergence is revealed. Our analysis begins with a consideration of the growth of home ownership in Japan and its social context, before going on to consider the relationship between owner-occupation and collectivist/individualist ideologies and discourses.

**Home ownership and the Social Mainstream**

After World War Two it was estimated that 4,200,000 housing units were needed across Japan (one fifth of all housing at the time). Policy encouraged self-help and the greater reliance of households on social networks rather than the state. Housing policy prioritised and provided most support for the middle and upper classes, perceived as the most self-reliant group, as a strategy most likely to enhance economic development and stability (Hirayama 2001). Thus working households who were best able to secure their own private accommodation were given more support by means of direct government loans. The family, the company and other social networks were incorporated more directly into housing and welfare policy in order to encourage residential behaviour effective in maintaining the post-war political hegemony of
economic expansion and modernisation. A housing ladder developed that reified the ‘social mainstream’ and reinforced values associated with an ideology of middleclass stability and consumption.

An explicit strategy of post-war housing policy in Japan has been to quicken the formation of a ‘social mainstream’, and it has been the justification for the promotion and state financing of private home ownership initiatives. Significantly, the intention of creating a core mainstream, owner-occupier and self-reliant social class to support the needs of mass economic expansion strongly reflects Japan’s approach to modernisation. The concept of a ‘social mainstream’ encapsulated traditional ideologies of social homogeneity with new ideologies concerning modern consumption orientated society and middle class identity. Moreover, home ownership was central to these ideologies as it reflected both the principles of family based self-reliance and a unified middleclass.

Within the system we have described, home ownership has become definitive in what has been described as the ‘Japanese dream’, and growth of this residential pattern has increasingly normalised this form of tenure (Hirayama 2001, 2002). The drive toward home ownership was justified as a more reliable and universal means for individuals to improve their housing conditions and accumulate capital. What has emerged in modern Japan, although this system is now in transition, is a housing ladder system that has had strong hegemonic impact in defining social inclusion and normalised lifestyles, with owner-occupation representing a social ideal (Hirayama 2001).

Single-family housing in the form of ‘niwa-tsuki ikko-date’ (single family home with private garden) was located at the top of the ladder. This system defined how the life-course should be in the social mainstream and dictated how people should climb the housing ladder. Although ‘self-help’, in relation to relying on family and household resources has been a central principle of this ladder system, it is substantially supported by the state loan system. The modern Japanese approach to housing has been based on a principle of ‘family’ responsibility that depends on the private market. Ownership of a house has critically come to signify a particular social status and the social participation/inclusion in the mainstream reflecting the modernist ideology of Japan as a modern economic power. The concepts of inclusion and social position are more clearly defined and prioritised within Japanese culture and Hendry (1992) emphasises the association of ‘uchi’ (inside), and ‘soto’ (outside), with social relationships. Individuals are socialised in terms of ‘uchi’ and ‘soto’ group identities and thus signifiers which identify affiliation with the inside group norm have particular salience that can be applied to the condition of owner-occupation.

Those who owned their own homes could claim that they were part of society by owning
housing. A house not only existed in a material sense, but also represented the social status and attitude of its owner. It symbolised a middle or high level of income, a stable job and credibility, and ownership of an asset – a house. One who owns a house was supposed to respect the order of society, to have and take care of ones family, to make an effort to work hard and to accept the concept of self-help. The suburban single-family house meant that the owner had reached the top of the housing ladder. Home ownership represented a symbol of ‘inside’ – belonging to mainstream society (Hirayama 2001 :88).

Traditionally, a view of the Japanese as an amorphous, culturally homogenized group is a central characteristic of social, political and cultural discourses within and without Japan (Goodman and Refsing 1992). The dominant claim is that Japan is classless or at the very least characterized by a ‘new middle mass’ (Murakami 1984) and debates within Japan have dubiously asserted that social structure there is not open to analysis on a traditional class basis (Befu 1980:34). Fukutake (1989) argues this is a consequence of the rise in income and consumption levels since the rapid economic growth of the 1950s. Many individuals consider themselves well off and socially undifferentiated from others in their society. Those who see themselves as working class from the viewpoint of possession of assets and ‘security of life’, stand in a subjectively perceptual duality as they normally define themselves within the middle stratum in terms of living standard. Indeed, by the 1980s as many as 90% of Japanese considered themselves in the middleclassvi. Arguably, these conditions have contributed to the predominant perception of Japanese society as a highly cohesive group where the massive majority is middleclass. Housing’s social mainstream is thus strongly implicated in the definition and practice of class or status differences (and lack thereof) and central in the ideology of social and cultural homogeneity. The origin of Japanese home ownership ideology strongly contrasts with the links made between housing consumption and social differentiation and associated with individualism in the UK. Furthermore, the historic pattern of development of the urban owner-occupied home as a sphere of bourgeois, individual, privatistic retreat followed different traditions within a different socio-economic context.

The Built Unit as a Container of Privacy

Although Ozaki (2002) emphasises spatial differences and the structure of privacy in Japanese and British homes, the post war period saw a radical transformation in the form of Japanese houses and household consumption. The form of Japanese dwellings was transformed between the 1950s and 1970s with a move away from traditional wooden housing with ‘washitsu’ (multi-purpose ‘tatami’ mat rooms), to more modern and Westernised forms. One of the ways by which policy makers and developers tried to make modern housing popular was the large-scale production of ‘danchi’ housing. ‘Danchi’ are multi-family housing estates originally provided by government bodies, based on concrete structures and built on combined
open spaces on a large scale. These were considered modern housing for modern families, directed at a lifestyle of salaried workers in suburban residential districts.

Modern homes were built with dining kitchens, where householders sit on chairs to eat, and separate bedrooms, where individual privacy was secured. Intergenerational co-sleeping, although traditionally valued, was increasingly perceived as uncivilised and antithetical to the advanced organisation of dwelling arrangements in the modernised West. Privacy was a new idea in early 20th century Japan and had remained a rather esoteric concept throughout the pre-war decades (Waswo 2002). Privacy epitomized the new values Japan was being influenced by from the West and it represented an opposition to the pre-war ideology that had enshrined the patriarchal family, rather than the individual, as the central unit of society. Essentially, the new form of Japanese living spaces replaced traditional paternal hierarchies of space within the home with private and social space that all family members could enjoy. Waswo emphasizes the significance of the modernization of living spaces and suggests that housing reformers possessed both a scientific and social agenda. They sought to change the physical environment of dwellings in order to promote public health and influence behaviour within the home.

Innovation in the housing sector was essential to a construction sector that became resurgent and a dominant force in the production sector. ‘Danchi’ promoted the dining-kitchen (DK) style of eating and family social space, which stands out from traditional use of small kitchens and use of ‘washitsu’ rooms. They created demand for dinette sets, and combined with the growing demand for new electrical goods and labour saving devices that were more suited to modern residential units. The economic impact moved beyond the construction industry and into other sectors that contributed to economic expansion. Furthermore, potential to express affluence and identity through consumption was increasingly apparent and available to the majority.

Waswo (op cit) asserts that eventually a particular type of family with a particularly middleclass make up were associated with ‘danchi’. By the end of the 1950s the concept of ‘danchi-zoku’, or tribe, had been attached to these families and lifestyles and for several years they became pre-eminent in housing aspirations. Re-designing, re-structuring and re-conceptualising Japanese homes arguably constituted a process of transformation of housing from dwelling to housing and lifestyle consumption. The symbolic effect of representing modernity and modern lifestyles via the built form of the home can be considered a step towards resignifying the family home and commodifying the built form which is necessary as a basis for a privatistic home ownership system. However, the nurturing of privatized space was not associated with withdrawal of the self from the collective sphere into it.

The key points so far for our consideration of privatism and home ownership in Japan are, firstly, while the principles of family self-reliance feature, central to the logic of privatism and
privatistic family based housing consumption, there is a stronger link to a more broadly accepted hegemony concerning social obligations and collective identities. Secondly, although Japanese home ownership privatism does not seem to incorporate the values of individualism, possessive family orientated consumption and status consumption associated with ‘self-seeking privatism’ are apparent. Similarly, in terms of ‘civic privatism’ there is little concern with universal rights or welfare and there is an apolitical type of public sphere where ‘consent’ for the actions of the state and political decisions are strongly separated from the lifeworld and anchored predominantly with the state and powerful elites. Indeed, the character of Japanese capitalism and democracy is more radical than many Western varieties. The authority of a single conservative party (the LDP) has been in government (except for a ten month period in 1993 in which the LDP was forced to remobilize to form a coalition with another conservative party) since the late 1940s, and political power is primarily exercised top-down by bureaucratic-corporate elites.

While the early phase of home ownership in Japan was characterized by expansion, full employment and growing affluence, the post bubble era has been characterized by very different housing and social conditions. The 1990s has been referred to as the ‘lost decade’ as property prices plunged, the economy stagnated, unemployment increased and the homogeneous character of Japanese households became increasingly fragmented. The housing ladder system itself has been undermined and in the 1990s, with many households stuck at the bottom because of market stagnation and with more movement out of home ownership than into it. The ‘Japanese dream’ of home ownership was founded with assumptions about a standardized life course and standard families. However, society has been increasingly fragmenting with rapidly diversifying family types and life styles. Indeed the size of the middle class, which was the basis of economic policy and economic expansion during the entire post war period, is estimated to be shrinking (Sato 2000, Tachibanaki 1998).

Although an ethos of individualism was absent from the first phase of post war home ownership and economic expansion, conditions for more privatized and individualised consumption and residential practices became increasingly important in social life and for social identities, and self-seeking patterns of privatistic motivation have become apparent. In the second phase, after the bursting of the housing and economic bubble, a period of social anxiety, fragmentation and insecurity has followed. The collective identities and prevailing hegemony have been challenged and issues of ontological security and identity crisis, like those identified in the west, have taken hold. Individualism, selfishness and pre-occupations with identity are increasingly identified as social problems in public discourses in recent years in Japan. While we are not asserting that Japan has become individualistic, motivations related to ‘self maintaining privatism’ are becoming increasingly salient. Clearly, the pattern of privatism and home ownership in Japan demonstrates different characteristics. However,
comparisons can be drawn with motivations of privatism rather than an ideology of privatism and individualism, although elements of the latter are becoming increasingly evident. It is necessary therefore to look at the construction of Japanese collectivist ideology, and its relationship to the home and privately owned family house more closely.

The Family, the Company and Hegemony
The concepts of family, house and household are bound together within the Japanese language as 'ie'. In pre-war Japan the relationships defined in the organization of 'ie' constituted a legal organisational structure under which the paternal head of household held authority with a rule of one son succession (Nakane 1972; Nasu and Yasawa, 1973). Discourse on the Japanese house, with its delicate elegance and lack of decoration has become perceived as the embodiment of Zen and harmony, and the cannon of Japanese social organization (Daniels 2001). The Japanese house is characterized by a strong interdependence of the order of the family and the physical order of the house, and is thus considered the materialized order of the family (Engel 1964).

In the post war period, 'ie' has been redefined in terms of expectations and obligations. However, as well as the moral obligations influenced by traditional family values and ideologies, the family still has legal obligations to provide welfare for its members (Izuhara 2000). The privately owned family house, consequently, has developed particular salience. It is the symbolic basis by which reciprocal family obligations are defined, the physical space were welfare services are exchanged, and, as the main financial commitment and reservoir of family wealth, the economic basis of household welfare and continuity.

The organisation of 'ie' thus brings into question the traditional Western understanding of the impact of home ownership. Even the privately owned house or home constitutes a physical and institutional basis of collectivism and welfare and is thus emphasised as a space of 'family privatism' rather than privatism in itself (Ozaki 2002). These are particular characteristics of the Japanese home ownership system that reflect the significance of the ideology of the family as well as the specific organisation of households across generations. Nevertheless, we must be cautious in overestimating the uniqueness of the Japanese system (Esping-Andersen 1997). While some Western welfare states have displaced many aspects of the traditional family welfare function, family obligations and welfare functions persist, especially in Southern European countries, for example. In the UK also, family inheritance and financial assistance are still influential in the owner-occupation system, and social contracts between generations are becoming increasingly practical and reactive to socio-economic realities in both Britain and Japan (Izuhara 2002).
As well as the family, the organisation of employment and the company in Japan has also been significant to both the pattern of home ownership privatism and social collectivism. Japan’s ‘Enterprise Society’ has historically adopted a lifelong employment system (*Shuushin Koyou*) and a seniority pay system (*Nekoujoretsu*), to constitute the ‘company as a community’. The security of the relationship between company and employee is, in itself, cause for us to re-consider the ‘normal’ basis of identity and ontological security of employees, as historically there has been an unprecedented assumption of stability, security and of greater future affluence. However, this security and traditional employment practices are being increasingly undermined by the long-term stagnation of post bubble economic conditions. Essentially, the company has been modelled on the family system in that it often acts paternally (Clark 1979, Takahashi and Someya 1985). Critically, the family and company frame identities and relationships in very rigid terms. The character of ideology itself seems highly entrenched and the idea of ‘self’ or individual is more difficult to extricate from collectivised and institutionalised identities.

Essentially, Japan has been defined in terms of a collectivist or group orientated culture where social practices are strongly formalised in order to maintain social cohesion and assert homogeneity. Communal solidarity and paternalistic regard for the welfare of others constitutes a significant aspect of social hegemony, and it is the group and not the individual that is emphasized in cultural and social discourses. Individuals are usually considered in terms of roles and duties rather than in terms of universal rights (Maruo 1986, Jones 1993). The discussion of privatism, home ownership and individualism are problematic in this context. Critically, the owner-occupied home does play an ideological role in the symbolization and maintenance of hegemonic values and locates the family separately in relation to society rather than integrating individuals into the collective sphere directly.

**Confucianism, Collectivism and Identity**

Clammer’s approach (1997) considers the concept of ideology in Japan in terms of its specific form of modernity where self-identity and the relationship between consciousness and false consciousness are less important. For Giddens (1991) self-identity is a central concept in understanding social relations within late modernity, which Clammer argues, is ethnocentric and non-universal in this case. There is an argument that Confucianism in many East Asian societies now presents a central ideology or worldview, in the same way capitalism, socialism, fascism and communism presented ideological worldviews in the West (Preston 1967). Confucianism has been used to explain the economic success of Japan and East Asian Tiger Economies in mobilising an efficient workforce. At the same time it was implicated for many years previously as an ideological burden, and used to explain the lack of development (Foster-Carter 1988). Confucianism is a central component in understanding analytical
tendencies and ideological processes in Japan, which are central to understanding the relationship between privatistic housing consumption and collectivist ideology.

Confucianism, which asserts a code of ethics for family and social life based on filial piety, is considered the basis of Japanese ideology and culture and is strongly integrated into household and family practices. Moon (1989) demonstrates that Confucianism is utilized in different ways in different societies and that therefore we should look at Confucianism in terms of the rules that define conduct between individuals in each society. In Japan the idea of hierarchical relationships has been a central Confucian precept, and largely disguises modern class differences and tempers social judgments concerning status. These principles relate more to the Japanese socio-cultural appropriation of Confucianism, rather than any universal principle, however.

The prevalence of Confucian discourse has created an idealized form of Japanese family life that ignores radical changes in the household in contemporary Japan and, moreover, has actively promoted the decontextualised image of the house and home (Daniels 2001). The post-war family can be understood in terms of the transformation of the idealized notion of the house and ‘ie’ into a more nucleated modern form (Ochiai 1997) convergent with Japan’s own concept of modernity and owner-occupier family living. Essentially the Japanese home has acted as the medium and embodiment of cultural values and an ideological system that has facilitated social change whilst maintaining social order and hegemony and in this way family based privatism has similar effects to Western privatism in terms of the maintenance of capitalism and social reproduction.

Within the house the traditional and modern are reinvented and posed against each other. For Daniels the incorporation of tatami rooms into modern houses particularly reflects the juxtaposition of Japanese tradition and modernisation. While the house is in reality a modern consumer object, the ideology of the Japanese home and harmonious family is perpetuated by touches of domestic tradition. “The notion of a tatami room as a place for nostalgic reflection fits with the strict division of work and home idealised in contemporary Japan” (2001: 216) For Moeran and Skov (1997) there are ‘overlapping rhythms’ of consumption in Japan, the quicker one indicating fast changing fashion items and the slower one a ‘consumption of tradition’. For Daniels, the Japanese house plays between both consumption forms and embodies both ideals through its mix of modern and traditional elements. One is about traditional identity, family and values the other about a projected modern Japan.

The post-war era marks the reinvention of the Japanese home and the consumption of housing in a privatistic owner-occupied form has been central to the reconstruction of Japanese society in terms of creating a middleclass mass of workers and consumers to drive economic expansion.
While the privatisation of personal and family space, and the significance of this space as a middleclass symbol is salient in Japan, its significance in defining differentiated identities and separating individuals and private households from wider society is limited. The processes of identity formation, expression and self-fulfilment are not clearly comparable in terms of cultural meaning. Contemporary analyses of Japanese society and youth culture specifically, focus heavily on its postmodern appearance, the role of the symbolic and the ubiquity of consumption in the play of identities (see Clammer 1997). Indeed, conspicuous consumption is a major part of modern Japanese life (more than 40 percent of all high-end brand goods are consumed in Japan). However, the preoccupation with the self is grounded within a more collectivized, grounded and inclusive framework where group identities and affiliations are preeminent. Arguably, however the prolonged economic downturn has begun to fragment and destabilize identities.

For Daniels (op cit) the Japanese family has become part of a culture of material consumption of houses, which, although modern, is strongly linked with traditional identities. Nevertheless, while discourse emphasizes family and social homogeneity, it is still essentially a form of privatistic consumption associated with a particular type of status and lifestyle. Ozaki’s attempt to define privatism in individualistic terms in the West and family terms in Japan fails to negate the surface ideology of Japanese hegemony which constructively resists the validity of individualism. Although Japanese family privatism asserts social harmony and interdependence, it belies the fragmentation of society and families themselves, which has been a consequence of the socio-economic rebuilding of Japan.

Daniels research illustrates that the reality of many family situations is one where individuals within the household follow very separate personal projects and have very individualized activities and priorities largely differentiated by age and gender. The rooms used by individuals to relax are often different with the father enjoying control of the main family room and TV. As in individualist societies the house as a ‘collective good’ for the family is diminished as technology has facilitated the fragmentation of the home (Douglas 1991). Although much is made of mealtime family interaction and the harmony of the household in relation to cooperative relationships outside the household, each member follows very different lifestyles.

‘The Idea of social harmony based on gendered, framed identities continues to be cherished. However, in practice social relationships in the home, as in wider society, are experiential and dynamic rather than static’ (Daniels 2001:225).

Ideas of East and West, of tradition and modernity are central in Japan's development of housing forms and living styles. While ideas of the nuclear family and consumption of Western objects have taken off, they have done so in the context of Japanese ideals of the family, social
harmony and elements of traditional housing and living. As such housing has been central to social ideologies that integrate social changes into social hegemony, and thus discourses of the family and house are critical ideologically.

Essentially, whereas Japanese homeowners use home ownership as a means of asserting a common identity, despite social fragmentation and status differences, Anglo-Saxon homeowners are more concerned with individual identity. Indeed, British owner-occupied housing is far more significant as a means of demonstrating that the residents are successful, and facilitates expression of individuality and personal taste, differentiating them from other households and lifestyle identities. Identity as mediated by the owner-occupied house is thus different between Japan and Anglo-Saxon home ownership in terms of individualism. However, the principle of privatism or the effect of privatistic motivations is comparable. In both societies the home and private sphere have become cherished realms of meaning as well as ontological and social orientation. De-politicized individuals pre-occupied with identities and consumption relate to the public sphere in terms of self reliance within the family unit. State responsibilities and welfare obligations are largely ameliorated by the orientation toward private household provision, and forces challenging to the stability of property rights and markets are considered threatening to the condition of the privatized, property owning household.

Individualism is therefore a critical point of social divergence rather than privatism, and it is useful to consider in more detail patterns of resistance to the concept. Hendry (1992) differentiates between *individualism*, with connotations of self-assertion and individual rights, and *individuality*, or the opportunity for an individual to develop his or her own particular talents or character. In the analysis of home ownership in terms of privatism and individualism, the orientation of individuals and identities within broader social organization and orientation of these is critical. In Japanese individualism is ‘*kojinshugi*’, which, in many contexts has negative connotations implying selfishness and immaturity. Individuality is ‘*kosei*’ which is a more idealized notion that draws upon more modern values and discourses (Hendry 1992:56).

Furthermore, concepts of individualism and freedom are substantially different in the Japanese case. Doi (1988) has argued that the concept of freedom in Japan is based on interdependent relationships. To behave as one pleases without consideration for others within the regulated activities of normalized Japanese social life is substantially different from the Western understanding of freedom as independence from others. Freedom is thus strongly associated with selfishness and disregard for others, and similarly, independence is not highly valued as it undermines connections and associations with others.

We can thus begin to modify our interpretations of the significance of the owner-occupied home in Japan. The Japanese are reluctant to associate the desire for a ‘home of ones own’ with values
of status, freedom, and independence, as they have negative social meaning. Alternatively, principles of interdependence transfer broadly to society as a whole, and are central in the hegemony behind Japanese family welfare and the self-reliance which government policy has promoted and relied upon. While it is asserted that Japan is not an individualist society it is better to understand it as ideologically resistant the idea of individualism whilst in everyday practice personal individuality, identity and self-interest persist. It is also useful to reflect on the principle of privatistic self-reliance as a more important social marker than privatistic independence. Inevitably self-reliance does not undermine the principle of harmony and homogeneity as individualism would. Theoretically, this undermines Giddens’ (1991) binding of modernity with certain kinds of social interconnections and preoccupation with ‘self’.

**Conclusions: Individualism, Privatism and Comparison**

The ideology of privatism for Kemeny has been a means of identifying processes of socio-ideological divergence between collectivist and individualist societiesix. Our analysis identifies the need to readdress the understanding of the relationship between individualism, privatism and owner-occupation, as well as Kemeny’s model of ideological divergence and tenure (1992), and the mis-conceptualisation of home ownership and sociality. While asserting greater potential social engagement, for Saunders (1990) the privatistic aspect of owner-occupation is associated with individualism and diminished levels of shared social existence. As such, the type of self identity and ontological security associated with the cult of privatism is detached from social context and collective group identifications.

Franklin (1986) emphasizes the different practices and identifications between homeowners in different locales and different life cycle positions, and suggests that housing decisions are framed within collective informal reference groups and dependent upon intentions to live within the material and symbolic boundaries of the group. Home ownership and identification with the home therefore can be an act of identification and affirmation of group membership. Saunders thus has an erroneous view of contemporary British homeowners who are not as socially isolated from local and specific identities and lifestyles with regard to their housing practices. Whether a cult of privatism is real or not, we need to differentiate home ownership and home-centred lifestyles from asocial notions of home ownership. What may be crucial to owner-occupiers in the UK too is their position relative to others.

Japanese family privatism is clearly defined in terms of group identities and cultural identities, the social mainstream and local community. For Rapoport (1981) group differentiation and identification are central processes in housing, and identification of owner-occupiers as a group, therefore, is particularly salient in a society where home ownership has been constructively embedded as a cultural trait. Home ownership and privatistic self-reliance does not imply
individualism in this case and social identities and social relations are not undermined by housing and family privatism. In terms of identities, privatism does not imply individualism.

Perhaps the best way of understanding the apparent contradiction between Japanese collectivism and an ostensibly privatistic system of housing consumption is to differentiate European ideas of collectivism with Japanese ideas of groupism and social harmony. Collectivism is a more democratic principle where group interests are asserted in order to improve the conditions of group members as a whole. Groupism concerns the traditions and the practices of the group, where power is strongly structured within a hierarchy of vertical relations while the appearance of harmony and homogeneity within the group is a central priority. Capitalism can operate freely within such a system to the extent that it does not contradict or challenge the group ideal.

We can thus begin to explain why home ownership was embraced in Japanese society where the significance of housing as a means of asserting autonomy and individual preferences is erroneous, at least in public discourses. Just as Mandic and Clapham (1996) identified Slovenia as an emerging homeowner society within a collective ideology, Japan thus also constitutes a similar exception to the model established by Kemeny (1992). What is ideologically similar in Slovenia and Japan is the development of the private housing market to signify socio-economic modernisation and the orientation of households around family based privatistic consumption. What is important in Japan is that commitment to values of self-reliance lead homeowners to desire private solutions in the same way that values of independence, autonomy and choice do in Britain. Lundqvist’s research (1998) suggests that, although it is difficult to link privatism and home ownership to conservative or passive public dispositions, homeowners are more likely to be more favourable towards dismantling or privatising the welfare state. A link between home ownership, privatism and conservative ideology can thus be re-established. This does not mean that we necessarily reject Kemeny’s model, but instead develop analytical sensitivity to dimensions of collectivism and individualism, and put greater emphasis on housing histories and context, the role of housing in broader ideologies and processes of social change, and in particular privatism as a syndrome of motivation, ontological orientation and consumption practice.

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i We have crudely lumped together societies in North America, Europe and Australasia as western societies but acknowledge the range of diversity between them and the dangers of presenting an orientalist-occidentalist dichotomy. For the purposes of this paper the point is to focus on patterns of similarity and difference across societies by utilizing more simplistic starting concepts such as eastern and western.

ii While we have so far referred to this group of societies as East Asian homeowner, Confucian tradition is another unifying cultural element,
which has also been used previously in comparisons of models of welfare regimes (see Esping-Andersen 1997).

iii Abercrombie et al (1980) define Dominant Ideology in terms of dominant ideas that serve the interests of the capitalist class, and those ideas that reflect the particular values of the capitalist class. These ideas justify: profit; managerial ideology; income inequality and socioeconomic status; ideologies of state neutrality and welfare; ideas that legitimize the state and the system of liberal democracy, plus particular elements of bourgeois culture that encourage respect for hierarchy and deference to authority that encourage individualism and nationalism.

iv Due to ecological crises, centralization of state power, welfare crises, urbanization, breakdown of community, deskilling of work, socialization in disarray, uncoupling of school and occupational structure, undermining of achievement motive, etc.

v The concepts also signify spatial meanings of inside and outside the house, and ‘uchī’ is often used to signify the home itself.


vii Indeed, there has been no equivalent term in Japanese for privacy, and consequently the label ‘puraibashi’ has been added to the Japanese vernacular.

viii This refers to the economic bubble that developed during the 1980s. Economic growth peaked at 5.6% in 1990. It consisted of a series of overestimations of land, property and share values. Since 1990 stock and property values have collapsed and Japan has remained generally in a condition of economic stagnation.

ix In this model homeownership plays a central role in supporting individualism and maintaining privatistically orientated social relations, whereas public and rental tenure relations play a part in supporting more collective socio-democratic systems.

x Although the present failure of the Japanese economy has been put down to values of the ‘group’ and the assertion of hierarchy have failed to let market mechanisms to develop (Kerr 2001). Consequently the present government is taking vague steps in order to deregulate and marketise systems. Housing policy and the housing market in particular has been the target recently.

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